The Theology of Debt

in Late Medieval English Literature

ANNE SCHUURMAN

THE THEOLOGY OF DEBT IN LATE MEDIEVAL ENGLISH LITERATURE

Exploring debt's permutations in Middle English texts, Anne Schuurman makes the bold claim that the capitalist spirit has its roots in Christian penitential theology. Her argument challenges the longstanding belief that faith and theological doctrine in the Middle Ages were inimical to the development of market economies, showing that the same idea of debt is in fact intrinsic to both. The double penitential–financial meaning of debt, and the spiritual paradoxes it creates, is a linchpin of scholastic and vernacular theology, and of the imaginative literature of late medieval England. Focusing on the doubleness of debt, this book traces the dynamic by which the Christian ascetic ideal, in its rejection of material profit and wealth acquisition, ends up producing precisely what it condemns. This title is part of the Flip it Open Programme and may also be available Open Access. Check our website Cambridge Core for details.

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For Zoë

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Abbreviations

AFH	*Archivum Franciscanum Historicum*
CCSL	*Corpus christianorum. Series latina*
CSEL	*Corpus scriptorum ecclesiasticorum latinorum*
EETS	*Early English Text Society*
MED	*Middle English Dictionary*
OED	*Oxford English Dictionary*
PL	*Patrologiae cursus completus. Series latina*, general editor J. P. Migne (Paris, 1844–1864)

Introduction
Middle English Debt and the Spirit of Capitalism

Men sal alswa yhelde rekkenynges sere
Of al gudes þat God has gefen þam here,
Als of gudes of kynde and gudes of grace
And gudes of hap þat men purchace.
[. . .]
I drede many in arrirage mon falle
And til perpetuele prison gang,
For þai despended þa guds wrang.
Forwhi God has gyfen here nathyng.
Of whilk he wille noght haf rekkenynge.
The Prick of Conscience, lines 5894–5917[1]

This passage, from the popular mid-fourteenth-century Northumbrian poem *The Prick of Conscience*, depicts the last judgment as a cosmic audit and Christ as an accountant of souls, weighing debits against credits and measuring profits.[2] Those who invested wisely the goods of God are blessed, while those who failed to turn a profit or who fell into debt are damned for eternity. As it instructs its readers on the "wrechednes" of human nature, the day of judgment, the torments of hell, and the joys of heaven, the poem continually reminds them that "Na syn þan unrekend sal be."[3] This refrain conjures an image of Christian morality as a ledger, a business of mathematical calculations, but it also instills a profound penitential self-awareness, since all sins, no matter how small or hidden, will be counted on the day of reckoning. *The Prick of Conscience* thus articulates with stark and terrifying clarity the economic formulae that provide the essential scaffolding of late medieval penitential doctrine.[4] The poem draws on Jesus's teachings in the New Testament, such as the parable of the talents, which, with its injunction to make the most of one's God-given goods, provides the most direct Biblical source of the passage quoted above. The idea of sin as a debt is enshrined in the Lord's Prayer, which asks, "foryyue to vs oure dettis, as we foryyuen to oure

dettouris"; and the idea that the sacrifice of Christ is a payment for this debt of sin, a payment that redeems the souls of sinners consigned to hell, is developed extensively in the writings of Paul.[5]

As I will show in this book, late medieval writers, both poets and theologians, followed Biblical tradition and put the idea of debt at the centre of their soteriological, economic, and poetic visions. Geoffrey Chaucer and William Langland were two such fourteenth-century English writers for whom debt served as a key metaphor, a productive economic tool, and a theological linchpin. Both use commercial and economic language to describe the debt of sin and the mechanisms of the final reckoning. Langland's monumental dream-vision *Piers Plowman* concludes with the Latin phrase "Redde quod debes" (*pay what you owe*) repeated five times in the final two passūs. Chaucer's Parson, his ideal representative of the clerical estate, defines sin as that which deprives man of his ability to "paye [. . .] his dette to God."[6] For the Parson, the gift of life itself creates a debt, one that sin compounds by expending the spiritual credit we might use to pay for our lives.[7] In Middle English romance, the knight's obligations to his fellows and his king are often framed as debts, so that the ability to repay what one owes functions as a crucial marker of individual honour. In fabliaux, unpaid debts are, likewise, a source of shame, while the power that a creditor wields over his debtor is a frequent source of irony and humiliation. And in the Middle English devotional lyrics known as the "Charters of Christ," the metaphor of sin as a debt is extended to imagine the redemption as a legal land transfer and the duty of charity as a rent paid to Christ.

The language of debt is pervasive in Middle English, as it is in the Bible, and yet in the formidable body of scholarship on the sacrament and history of penance, there is no work to date that focuses specifically on the conceptualization of sin as a debt.[8] The field of economic history offers richly detailed studies of debt and credit in medieval English and European economies, but the growing number of literary studies on economic themes have yet to grapple with the centrality of debt in Middle English writing.[9] Much of this literary critical work focuses on the rise of commercialism in late medieval England and seeks to understand the attitudes and responses of Middle English writers to mercantilism and monetization, but scholars have yet to consider the importance of debt in these contexts, or the remarkable fact that, for late medieval writers, the penitential and the financial meanings of debt were inextricable.[10]

On the contrary, debt is typically assumed to function merely as a metaphor in Middle English literature, as a well-worn figure of speech

that does not tell us anything new about the nature of sin in theological terms, or about the realities of debt, credit, and exchange in economic terms. Critical readings of Langland's insistence that salvation depends on paying one's debts, for example, or of Chaucer's definition of sin as a debt to God, tend to take for granted a one-way metaphorical relation between the spiritual tenor and the economic vehicle. Christ's blood is not a literal payment but a figurative one. In a debt of sin one owes contrition but not money. Derek Pearsall, for instance, noting that "commercial metaphors are the stock-in-trade of both biblical parables and Franciscan exempla," warns against giving too much weight "to the literal significance of poetic metaphor."[11] And yet, Middle English writers consistently deploy debt language in a way that exposes the slipperiness of vehicle and tenor in economic metaphors. As I will show, much of fourteenth-century spiritual vocabulary is economic precisely because economics are a spiritual business, just as, in *The Prick of Conscience*, matters of the soul are inherently economic.

The allegorical slipperiness of debt may be understood by analogy with the doctrine of the Incarnation, insofar as the embodiment of the divine in human form served as a figure of linguistic figuration in medieval theories of signification. In his well-known formulation of this figuration, Augustine writes,

> When we speak, the word which we hold in our mind becomes a sound in order that what we have in our mind may pass through the ears of flesh into the listener's mind: this is called speech. Our thought, however, is not converted into the same sound, but remains intact in its own home, suffering no diminution from its change as it takes on the form of a word in order to make its way into the ears. In the same way the word of God suffered no change although it became flesh in order to live in us.[12]

As Mark D. Jordan puts it, for Augustine, it is not only that the words of the Bible "convey the Word, it is that they are *like* the Word."[13] God represents Himself, makes Himself accessible to humankind, in the figure and form of Christ, just as language represents things in signs so they may be apprehended by the human mind. And yet, at the same time, the Incarnation is also an event, a real thing in itself; according to the patristic theologian Tertullian, "the virgin conceived in the womb, not figuratively [*non figurate*]; and she brought forth Emmanuel, God Jesus with us, not metaphorically [*non oblique*]."[14] As Cristina Maria Cervone observes, for medieval theologians, "Logos is substantive, not linguistic."[15]

Both signifier and signified, and metaphor of metaphor, the Incarnation generates dizzying paradoxes. Similarly destabilizing and capacious, debt

or, in Latin, *debitum*, is both a metaphor and a thing in itself in medieval Christian theology. As a metaphor for sin, it contrasts with or complements other Biblical images, such as burden, stain, or pollutant, using the economic condition of owing or being in arrears to illustrate the condition of guilt or lack. As a thing in itself, a debt is simply something owed to another, an obligation or duty as such, and not necessarily one that can be quantified monetarily. In this way, in its semantic relation to sin, debt is a Janus-word, at once the obligation *and* the breaking of the obligation, simultaneously denoting and allegorizing. And it is so not only in English and in Latin but in most Indo-European languages: for example, in Greek, *opheilō* designates the state of being a financial debtor as well as having a duty, while in German, *Schuld* means both moral guilt and financial debt. In this light, there seems little danger of pushing too far "the literal significance of poetic metaphor." Indeed, tracing the workings and significance of debt in late medieval literature requires that we extend the literal significance of poetic metaphor as far as it will go, and beyond, even as Middle English writers dissolved stable boundaries between spiritual allegory and economic reality in their representations of debt.

When, in his fragmentary essay "Capitalism as Religion," Walter Benjamin invited us to "consider the demonic ambiguity" of the German word *Schuld*, he was reflecting on the word's double religious and economic meaning.[16] Recent scholarship suggests that debt is defined by doubleness in other ways, too. Scholars analyzing the workings of the new "debt age" or the "contemporary culture of debt" often focus on debt as a tool of political oppression and a driver of unjust and unsustainable economic growth.[17] But a prominent thread weaving through this critique of debt is the idea that debt has become the central fact and problem of twenty-first-century social, political, and economic life, not only because of the injustice and despair it inflicts but also because of the consolation and enjoyment it offers. On the level of the individual, in an economic context of wage stagnation, job insecurity, and rising costs of living, indebtedness – borrowing to pay for the essentials of life, as well as for prestige or luxury consumer goods – is, often, the only avenue of participation in the global capitalist economy; in this context, debt appears to be the only path to human flourishing.[18] The fact that the liberatory potential of debt is usually short-lived or even illusory, and often serves in fact to compound the burden of debt, has proven no deterrent to ever-greater amounts of borrowing. On the corporate level, the level of the state and the financial industry, these operations writ large make possible myriad forms of profit and production. Entire federal budgets have become single lines in

sovereign debts so large they seem to exist only in a realm of pure abstraction; new money itself, increasingly, is created through debt. The productive capacity of debt is, in essence, a "power to turn ideas into realities through investing and purchasing, creating the economic world – a power that Marx did not hesitate to call divine."[19]

Separate Spheres?

The allegorical slippage inherent in debt is counter-intuitive because we are accustomed to thinking of the domains of religion and economics as utterly and ideally separate, and we owe this notion of separateness in no small part to medieval texts and theologians themselves. In other words, debt is typically read as mere metaphor precisely because medieval writers so often condemned the materialization of spiritual things as a type of corruption. Even as he inscribes an economy of salvation that valorizes labour, venture, and wage payment, Langland's sharp and frequent attacks on dishonest merchants, bribe-takers, simoniacs, and especially on friars who carry out their spiritual offices in service of crassly materialist motives, seem to evince a rejection of the burgeoning profit economy "in the interests of what he calls 'truth' – that value of an ideal feudal society which encompasses both justice and feudal loyalty."[20] Langland's protest, moreover, aligns at many points with the Church's own "historical resistance to the money economy"[21] and with theologians' and preachers' condemnation of merchants and profit-motivated activity. Indeed, the late medieval suspicion of money, markets, and commercialism seems, at first blush, to be unanimous and ubiquitous, and it is buttressed by a long history of Christian exhortations to otherworldliness. Gratian's *Decretum* states that "a merchant is seldom, or never, able to please God."[22] St. Francis compares money to excrement;[23] Peter Damian recounts a vision in which a piece of silver given to him by an abbot causes his intestines to swarm with vermin.[24] The Church's official prohibition of usury invoked the unnaturalness of generating money, not from labour or production, but from money itself, and the wrongfulness of selling time.[25] Jesus may have used economic metaphors, but he also overturned the tables of the moneychangers in the temple and instructed his disciples to give up all of their material possessions in order to follow him. The currents of asceticism and *contemptus mundi* run deep in the Biblical tradition and in medieval Christian thought.

In critical readings of late medieval texts, the perception of an inherent tension between theology and economics produces an interpretive

paradigm rooted in a dichotomy of spirit and matter, and rooted also in an imperative to clearly distinguish "temporal þing" from "goostly þing."[26] In such readings, the problem with Langland's corrupt friars and their easy penance is not only that they pursue personal gain when they should be shepherding souls but also that they reify spiritual truths and elevate gross matter above inner feeling. Likewise, the problem with *The Prick of Conscience*'s calculating Christ is that human actions, both good and sinful, are reduced to tallies on a ledger with no regard to context or even, possibly, intention. Lee Patterson argues that the most important aspect of late medieval English reformist thinking is "its insistence on the priority of the inner to the outer, of the meaning to the form, of the spirit to the letter, in every aspect of religious life."[27] Similarly, David Aers contends that the early capitalist ethos, with its emphasis on individualism and the production and consumption of material goods, was alien to Langland's "neo-Franciscan" values of poverty, penitence, and community.[28] According to Pearsall, Langland's "social ideals always remain those of agrarian and manorial culture, revealing the poet's inability to approve of mercantilism in any form beyond a 'primitive form of barter or exchange.'"[29] And John A. Yunck characterizes Langland's satire as an "instinctively conservative" outcry "against a world dominated by money or meed [. . .] [Langland's] is the voice of the Common Christian Man crying in the economic wilderness."[30] These critical perspectives are based implicitly on the assumption that inner spirit and outer matter can and should be conceptualized as distinct, and that confusion between the two categories in medieval texts must be an effect of satire or complaint, or, if the confusion is uncritical and unironic, as in the case of *Conscience,* of a crude and harsh penitential doctrine. Modern reception of Chaucer's anti-clerical satire, too, has depended upon a clear conceptual division between matter and spirit, economics and religion. In Chaucer's *The Friar's Tale* and *The Summoner's Tale*, the clerical abuse of penitence consists of extorting money and material goods from sinners in place of spiritual payment; in *The Summoner's Tale*, extortion plays out in passive-aggressive terms, in the friar's pastoral efforts to convince Thomas that he *ought* to give to the friary, so that their prayers will pay the debt that he owes for his bodily health and his eternal soul. The punchlines of Chaucer's jokes seem to depend on the belief that a measuring, quantifying theology is a perversion of "true" spirituality. John V. Fleming has argued that "the real thrust of the comedy is [its] exposure of literalism."[31] As Glending Olson puts it, for Chaucer, "God is beyond rational calculation."[32] As with Langland's attacks on the friars, the problem with Chaucer's clergy is that

they attempt to quantify the unquantifiable, and they confuse the "letter" for the "spirit" for their own selfish ends.

This interpretive paradigm relies implicitly on a disciplinary division between economics and theology, or between fields of inquiry based on quantification and measurement and those based on speculation and hermeneutics. Built into this division is the preeminence of the economic over the theological, insofar as the causality moves in one direction: economic forces shape (or pervert) theological ideas. A clear example of this economic preeminence can be found in Joel Kaye's excellent and influential book, *Economy and Nature in the Fourteenth Century*. Kaye argues that the increased use of money in European economies in the thirteenth century imported into other spheres of knowledge a propensity for calculation and quantification. He explains the "measurement frenzy" of the natural philosophers associated with Merton College in the fourteenth century, the so-called Oxford Calculators, as, in part, a result of monetization.[33] The implication here is that such quantitative preoccupations had not been a theological activity prior to the rapid expansion of the market economy. Describing the movement of ideas from Oxford to Paris, Kaye writes,

> by the second quarter of the fourteenth century, masters at the University of Paris began to adopt the intellectual interests and methods of the English Calculators. As they did so, the passion to measure and quantify [. . .] quickly *invaded* every realm of scholastic thought, including theology. Soon not only entities that had never been measured before, but also those that have never been measured since, were subjected to a kind of quantitative analysis [. . .] such as the strength of Christian charity, [. . .] or the means by which the quality of grace increases in the soul.[34]

Kaye emphasizes the vital contributions of these Oxford scholars to modern science and mathematics, and yet the upshot of his causal account is that the attempt to measure theological entities was an interim step on the way to casting off theology altogether, a means to the end of liberating quantitative methods from theological aims that would allow science and mathematics to progress unfettered.

I propose to call this interpretive paradigm the *separate spheres* paradigm, insofar as it conceives of economics and theology as constitutive of two ideally separate modes. In this paradigm, the shift from feudalism to capitalism is a shift from the traditional bonds of hierarchy and communalism (theological, non-rational, medieval) to individualism and competitive acquisition (economic, calculating rationality, modern); feudalism corresponds to the "religious" mode, and capitalism to the "rational"

mode. Lester K. Little locates the division in the mid-eleventh century, arguing that advances in commerce, industry, and banking "marked the emergence of a wholly different attitude, one that calculated values to see whether any particular activity or transaction would be profitable."[35] In Little's account, the "new economy" rendered many aspects of Christian morality obsolete and set ordinary people adrift in the face of "acute problems involving impersonalism, money, and moral uncertainty."[36] Little argues that the Church's moral teaching had to catch up to new economic realities, and that it was the Franciscan and Dominican orders who, paradoxically, in their adherence to voluntary poverty, succeeded in formulating "a new moral theology" in which mercantile activities were permissible and even laudatory.[37] Little's thesis is important and fruitful in many ways, but the point I wish to emphasize is that he, too, considers theology to be reactive to, not generative of, economic change. The paradigm of separate spheres is implicit in Little's analysis because he explains the comparative success of the Franciscans and Dominicans as a result of their "rationality" in confronting the profit economy, "in sharp contrast to the puzzlement and confusion of those who sought uniquely religious solutions."[38] For Little, the mendicant orders succeeded in adapting their spiritual ideas and practice to the new economy only by making those ideas and practices less spiritual, strictly speaking, and more rational, more in line with the calculating ethos of the age.

The idea that the religious faith and theological doctrine of the Middle Ages were essentially inimical to the development of market economies was given its most famous articulation by the German sociologist Max Weber. In Weber's profoundly influential thesis, modern capitalism emerged in Protestant societies with the demise of the Roman Catholic Church's authority, resulting in the secularization of labour and the liberation from religious censure of trade and wealth accumulation. Weber singled out Calvinism in particular as the denomination with the closest "inner affinity" with capitalist commerce.[39] "Here," writes Weber of Calvinist piety, "is the most fertile ground for the growth of that attitude to work as an end in itself, as a '*calling*,' that capitalism demands."[40] By contrast, according to Weber, the "traditionalist" medieval attitude toward work sees it as a means to the end of meeting one's basic needs, while even in fourteenth-century Florence, "the center of the 'capitalist' world at that time," money, trade, and markets were seen as "morally dubious."[41]

Applying Weber's thesis to the English context, Christopher Hill argued that only following the Reformation was "the sordid sin of avarice

transmuted into the religious and patriotic duty of thrift."[42] Richard Tawney likewise emphasized the incommensurability of medieval theology and modern economy, contending that the Reformation in England "broke" the "theological mould which shaped political theory from the Middle Ages."[43] Freed from the moral restraints imposed on economic behaviour by the Catholic Church, and called forth by revolutions in agriculture, commerce, and urbanization, in Tawney's account *homo economicus* emerges sometime in the sixteenth or seventeenth century, using means–end rationality to pursue goals dictated by self-interest. This rational, self-interested individual is the basic unit of modernity, and regards his medieval ancestor as a being wholly alien. Over the course of the twentieth century, this essential view, that medieval economic growth was stifled by religious strictures and social disapproval, was refined and restated in various forms by economic historians.[44]

Arguably, the separate spheres approach, particularly in its Weberian form, is out of step with more recent work in medieval economic history, work that has increasingly clarified our picture of the sophistication and complexity of the late medieval English economy.[45] There is no doubt that the entire Western Christian world underwent profound and radical changes in economic and social organization from the first feudal age (roughly 700–1000) to the late medieval period (1300–1500). This latter period was characterized above all by a commercial revolution that did indeed transform England with the emergence of more highly organized markets, including credit markets; an increase in the value and volume of coinage in circulation; urban expansion and the rise of new towns; the proliferation of non-agricultural occupations; and a market-oriented peasantry.[46] But, as studies by Bolton, Britnell, Davis, Nightingale, Wood, and others have shown, these changes emerged far earlier than was previously thought – far earlier, that is, than the Protestant Reformation – developed gradually and unevenly, and, far from supplanting feudalism, were typically supported by feudal structures and values. Consequently, the general movement in economic history in recent decades has been in the direction of dismantling or nuancing the dichotomies that structured earlier accounts of the transition from feudalism to capitalism. Views of the early Middle Ages as non-commercial or as governed by a "natural" economy have been discounted as caricatures, as have views of an opposition between an innovative urban economy and a stubborn rural feudalism.[47] Historians now recognize the interdependence of rural and urban economies, as well as the central role played by markets and trade, both when urban populations burgeoned from the eleventh to the thirteenth centuries

and in the demographic collapse that followed the Black Death. Money and credit were widespread in rural areas, and there is much evidence that people at all levels of society, including the peasantry, had a firm understanding of market mechanisms much earlier than was previously recognized.[48] At the same time, towns were embedded in feudal hierarchies both through their governing structures and through local trading networks.[49] Increasingly, any notion of a sharp distinction, let alone a rupture, between an agrarian Middle Ages and a proto-capitalist early modernity is difficult to maintain. Rather, feudal structures, monetization, and various forms of mercantilism co-existed for centuries, well before and beyond the fourteenth century, defying clear periodization. In what follows, I draw on this work in economic history, particularly insofar as it supports a rejection of periodization, to contextualize my readings of Middle English literature and theological texts. As I aim to show, the persistence of periodization – the ways in which it provides the very structural foundations of literary history – has obscured the relevance of medieval theology for understanding the emergence of capitalist forms, ideas, and behaviours. Once we begin to read outside the theoretical structure of periodization, well-known texts that have long been thought to lament the rise of the market or the loss of feudal bonds of loyalty, or to critique the commodification of human values and relationships, become legible and meaningful in new and often surprising ways.

Weber does not have a prominent place in medieval studies in any direct way: literary historians of the Middle Ages rarely, if ever, cite his work.[50] And yet, his premise that medieval theology is fundamentally at odds with the forces of monetization and mercantilism remains definitive and determinative in literary studies. As Kathleen Davis has shown, the division between "a religious Middle Ages" and "a secular modernity" is remarkably persistent, surviving a veritable onslaught of critiques of "teleological and stage-oriented histories," and continuing to shape studies of the politics of time.[51] Not only does this division inform readings of anti-fraternal and anti-clerical satire in Langland and Chaucer; it can also be discerned in the fact that theological ideas and religious practices are routinely hived off as irrelevant in scholarship on the rise of the market economy in late medieval literature. The editors of a recent collection of essays on *Money, Commerce, and Economics in Late Medieval English Literature*, for instance, acknowledge that traditional periodization, which marks the period of 1340–1500 as the transition from feudalism to capitalism, is "oversimplified"; and they note, too, that current medieval criticism is increasingly aware of the "sophistication of medieval economic thought."[52] But the four key factors

they identify as economically salient are climatic, demographic, political, and commercial, while the scholastics Thomas Aquinas, Jean Buridan, Thomas of Chobham, Albertus Magnus, and Peter John Olivi are credited merely with seeking to "reconcile, at varying levels of specificity, the practices of merchants and traders with medieval Christian principles."[53] Again, medieval theology can only be at odds with or reactive to, not generative of, economic reality.[54]

The passages quoted above from *The Prick of Conscience*, *The Parson's Tale*, and *Piers Plowman*, in keeping with the picture of a complex and mercantile Middle Ages, suggest that in late medieval culture, theological and economic modes and objects of inquiry were not as easily distinguished as modern disciplinary boundaries would have them. Kaye identifies monetization as a well-defined series of material changes, changes that prompted in turn a kind of misplaced rationalization in the field of theological speculation. But medieval thinkers did not, themselves, consider theology and economics to be separate fields of thought; on the contrary, as Diana Wood points out, "the medieval world was not one of econometrics and global markets, but one of 'theological economy.'"[55] Ideas about material goods and resources – ideas about acquisition, consumption, supply, and distribution, as well as the mechanisms and principles at work in the process of monetization – all such ideas did not "invade" theology but were aspects *of* theology. Theological speculation provided the intellectual soil out of which the passion to measure and quantify grew. The Oxford Calculators were theologians first and foremost, the products of medieval scholasticism, for whom the measuring of spiritual quanta was neither impossible nor absurd, and for whom the management of material resources for the common good was a moral task that used practical and mathematical tools to achieve spiritual ends.[56] And yet, the late medieval chorus of complaint and anxiety about money and merchants has made the longstanding association of Protestantism and capitalism hard to shake, seeming to lend support to the separate spheres paradigm in spite of the economic evidence that belies it. This chorus raises important questions about the relationship between theological ideas and economic realities. Did the teachings of the Church against mercantilism and acquisition fall on deaf ears? Do they reflect the insularity and hypocrisy of a cloistered religious elite? Is the longstanding perception of medieval Catholic otherworldliness simply a matter of confusion between prescriptive and descriptive textual evidence?

The argument of this book is that answers to these questions may be found in the late medieval idea of debt, as that idea is worked out not only

in scholastic theology but also in vernacular theology, in the imaginative literature of late medieval England. In this idea, I argue, we can see the dynamic by which the Christian ascetic ideal, in its rejection of material profit and wealth acquisition, ends up producing precisely what it condemns. On the surface, it seems that England's bustling textile industry or the weekly profits of a fourteenth-century London alewife have little to do, conceptually and practically, with scholastic theories of sin and atonement, or with penitential instruction on the vices and their remedies. And yet, the same concept of debt is intrinsic to both. Regular bullion shortages throughout the late medieval period meant that the currency often used in commercial transactions was money of account: the system of pounds, shillings, and pence given prominence in the late eighth century by Charlemagne. Account money works essentially as a system of continually circulating IOUs; it is, in other words, a system of debt and credit. This is the same period in which the nature of sin as a spiritual debt to God is expounded countless times in penitential manuals and handbooks, homiletic literature, and poetry for the purposes of educating the laity on the matter of what they owe and how they might pay it, whether in almsgiving or other acts of penance. Spiritual and material quanta were not easily distinguished, as debates over pardons and indulgences and the doctrine of transubstantiation attest. The double penitential–financial meaning of debt, and the moral paradoxes it creates, was certainly not lost on Chaucer, whose sharp psychological explorations of clerical corruption mine the ironies born of the late medieval Church's sacramental materialism. Nor was it lost on Langland, whose vision of the ideal social order transforms the debt of sin into an economic virtue and a source of profit.

There is little evidence that the economic changes that began in the eleventh or twelfth century in fact involved a loss of communal bonds or a newfound capacity for rational calculation. If the shift from feudalism to capitalism cannot be charted in this way, and if the emergence of effective marketing systems and a money economy were not novel upheavals of the early modern period but had in fact been underway in various stages for centuries, then we must re-think the assumption that medieval theology was inimical to economic growth and to the development of the structures and mindsets that made capitalism possible. In the chapters that follow, I read key literary texts of the late fourteenth century as works of economic theology, tracing the ways in which these texts inscribe debt as a productive, even a transformative, economic relation precisely through, not in spite of, their expression of penitential themes. Such a focus on imaginative, theological, and devotional texts insists that the economic is not

separate from the social and the moral; rather, in the late medieval world, economy is born out of a penitential ethos that is both described and prescribed in the literature of the period. At the same time, this focus shows at a fine grain how poetry and theology do not simply react to economic changes with lament, nostalgia, or critique; they also serve to shape economic values.

Economic Theology and the Spirit of Capitalism: Weber Revisited

The distinction between "the modern" and "the traditional" is foundational and almost absolute in Weber's vast corpus, and it is this distinction that effectively rules out medieval theology and literature as sources of insight or evidence in Weber's sociology of economics. This fact seems, on its face, to make Weber irrelevant in turn for a study of late medieval economic theology. At the heart of Weber's analysis in *The Protestant Ethic and the Spirit of Capitalism*, however, is the crucial perception that capitalism as an economic system is grounded on and animated by a "spirit," or *Geist*, which lies outside and prior to any particular economic device, practice, or structure. This spirit we may define as "an embodied moral sensibility, which precedes action or organisation and amounts to a collective psycho-moral disposition."[57] The second crucial perception that we can take from Weber is that the spirit of capitalism works diachronically to turn asceticism into unbridled consumption and gratification, calculation into play, and means–end rationality into the irrational pursuit of profit for profit's sake. Weber makes this second point explicitly when he distinguishes the aims of Calvinist reformers from the consequences of their purely religious motives: "And we shall therefore have to be prepared for the cultural effects of the Reformation to be in large measure – perhaps even, from our particular point of view, predominantly – unforeseen and indeed *unwished for* consequences of the work of the Reformers, often far removed from, or even in virtual opposition to, everything that they themselves had in mind."[58] Weber clarified and strengthened this point in subsequent responses to critiques of his work, critiques in which the otherworldly piety of Calvinist reformers was held up as evidence that their worldview and their doctrine could have nothing to do with the worldly excesses of modern capitalism.[59] Indeed, the primary aim of *The Protestant Ethic*, as well as much of Weber's writings on rationalization and secularization, was to work out precisely *how* the Christian ascetic ideal ends up producing precisely what it condemns.

To this end, Weber identifies a type of self-governing, "inner-worldly" ascetic as the agent of capitalism. In the opening pages of *The Protestant Ethic,* Weber proposes a genealogy of this type:

> Today's capitalism, then, which has come to dominance in economic life, creates and trains, by means of "economic *selection*" the economic subjects – entrepreneurs and workers – that it needs. [. . .] In order that this kind of conduct of life and attitude to one's "profession," adapted as it is to the peculiar requirements of capitalism, could be "selected" and emerge victorious over others, it obviously had first to come into being, and not just in individuals, but as an attitude held in common by groups of people. The origin of this attitude is therefore what needs to be explained.[60]

In Weber's understanding of capitalism as a form of subjectivization, a process of creating and training the economic subjects it requires, the "spirit" of capitalism is at once an "attitude" (*Einstellung*) and an "ethic" constituted by the pursuit of profit as an end itself. Crucially, for Weber, this ethic is *not* an instrumentalist ethic. The pursuit of profit he identifies as the dominant feature of the Calvinist ethic is "so completely devoid of all eudaemonistic, let alone hedonist, motives, so much purely thought of as an end *in itself* that it appears as something wholly transcendent and irrational, beyond the 'happiness' or the 'benefit' of the *individual*."[61] In its irrational element and aim, the spirit of capitalism transforms practices of the methodical conduct of life into a transcendent end-in-itself.

Not surprisingly, therefore, Weber contends that the rational asceticism of medieval monasticism, particularly that of the Benedictines, Cluniacs, and Cistercians, "was also the decisive practical ideal of Puritanism."[62] Both aimed at releasing "man from the power of irrational impulses and from dependency on the world and nature, to subject him to the supremacy of the purposeful will, and to subordinate his actions to his own continual control and to the consideration of their ethical consequences."[63] Monasticism serves as a spiritual precursor to Calvinist Puritanism, as a model of a methodical conduct of life that nevertheless remained cloistered from the world and the economic order, whereas Puritanism imported such conduct into secular life.[64] Weber here draws a clear distinction between the ideals of monasticism and those of "ordinary medieval man," whose life was characterized by "an unsystematic series of individual actions that he carried out to make up for particular sins or as advised by the priest, or, toward the end of his life, as a kind of insurance policy."[65] For Weber, the rationalizing mentality, the "systematisation of the ethical conduct of life" that was to become the spiritual impetus of capitalism, remained hermetically sealed, as it were, within the

monastery walls until the rupture of the Reformation set it loose upon the world at large.[66] Thus he cites the seventeenth-century English writer John Bunyan as the one responsible for enshrining the image of God as a bookkeeper: in Bunyan's depiction of the salvation economy, Weber notes, "Anyone who goes into the red may just be able to pay off the accumulated interest with the proceeds of his own merits, but will never be able to pay off the principal."[67]

In fact, this image of God and the concomitant understanding of sin as a debt that cannot be fully discharged is first elaborated and disseminated *en masse* in the late medieval flowering of vernacular literature in England and in Europe. This, I argue, is the cultural site where the systematization of the ethical conduct of life is imagined for the first time not only as a possibility for all people but as a requirement. The image of God as a bookkeeper is enshrined and taught to "ordinary" people not for the first time by Bunyan but in such texts as *The Prick of Conscience*, in Franciscan preaching manuals, penitential handbooks, forms of confession, and above all, in vernacular poetry. Weber pinpoints the Reformation, and Puritan theology in particular, because of what he perceived as its tendency to transform, in the words of Arjun Appadurai, "salvational uncertainty into capitalist methodicality."[68] It is precisely the loss of the Church's penitential apparatus that leads, in this account, to the Protestant's lonely search for signs of his election in the tangible profits of worldly success. My challenge to Weber, then, is not only a challenge on the grounds of periodization; I am not arguing simply that the historical timeline of the "spirit of capitalism" must be extended backward in time to include medieval asceticism, although this is part of it. More important is the idea that medieval penitential theology works to engender and promote the spirit of capitalism, not by sowing salvational uncertainty but by marking the sinner, that is, the individual, as a debtor.

This book reconsiders and revises Weber's spirit of capitalism in order to understand and theorize late medieval debt. In doing so, it makes use of recent work in cultural theory, philosophy, and anthropology that has identified Weber's sociology of economics as a necessary and vital resource for understanding the contemporary globalized economy and the debt crises that characterize it. In his analysis of the role of language in the marketplace, Appadurai engages Weber on the role of uncertainty and calculation to argue that the failure of the US financial system in 2007–2008 was "primarily a failure of language," focusing on the central role played by derivatives, written contracts whose value is based on an agreed-upon underlying financial asset, in the contemporary economy.[69]

Derivatives are promises that Appadurai analyzes, following Austin, as a type of performative – utterances that, "if produced in the right conditions, create the conditions of their own truth."[70] This work reminds us that, contrary to the assumptions inherent in the separate spheres paradigm, modern economics are not a purely rational, calculating endeavour, divorced from the realm of human values, beliefs, and relations. Rather, the promises that comprise the contemporary financial system are expressions of faith in the future realization of profit. As Appadurai writes, the derivative is one of several "magical practices (by which I mean both coercive and divinatory performative procedures) at the heart of global capitalism and, in particular, the financial sectors. These practices are premised on a general, absolute, and apparently transparent faith in the market."[71]

Italian philosopher Elettra Stimilli draws on Weber to argue that debt has today become a "form of life" that shapes the desires and passions of the subjects it governs, such that the capitalist subject is one not bound externally by juridical constraints, who enjoys a formal freedom of the will, and yet chooses a kind of economic and institutional bondage.[72] Stimilli's reinterpretation of Weberian ascesis offers a crucial starting point for the argument of this book. Conventionally, Weberian ascesis is understood simply as self-discipline in the form of renunciation. In this view, ascesis has no value in itself; it is, rather, instrumental to achieving a higher aim external to itself, be it economical (as profit) or soteriological (as salvation).[73] In Stimilli's reading, however, Weberian ascesis names any practice aimed at actualizing the human potential to act *autotelically*, that is, for the sake of action itself and with no other goal external to action itself. Stimilli proposes to regard ascesis as praxis geared to the "aimless productivity that intimately characterizes [human life] and the ability of human action to possess its own end."[74] Sin-as-debt in the Middle English texts surveyed here is a form of life in the sense defined by Stimilli: it is not only a sum owing but a condition to invest in and to cultivate through practices of ascesis. For Chaucer, Langland, and the writers of late medieval romance and lyric, the idea of sin-as-debt demands a penitential ascesis: the cultivation of a calculating and rationalizing inner self through the habitual ordering of actions and feelings into the categories of vice and virtue. It also demands the shaping of subjectivity to its own "purposeless purposiveness," an autotelism that exceeds any narrow concern with economic utility and instrumentality.[75] In late medieval "nominalist" theology in particular, such as that associated with William of Ockham, the autotelic capacity of human action – the capacity of human action to

be an end-in-itself – is extolled in Paul's subsumption of the law by grace, which nullifies the means–end performance of works and renders humanity's debt to God the condition of the divine gift of grace; as such, this debt is inherently unpayable and infinitely reproducible. For less radical thinkers, too, such as Peter Lombard and Thomas Aquinas, the sacraments of penance and of marriage demand the freely willed cultivation of one's own indebtedness, which is sanctioned by grace as the end-in-itself of human praxis. I explore each of these facets of debt – its paradoxical relations to grace, freedom, and the will – in successive chapters on the Middle English charter lyric, the marriage debt in Chaucer's poetry, and the problem of measure and limit in Langland's *Piers Plowman.* Together, these chapters show the power of debt to shape the desires and passions of the subjects it governs, such that the penitential subject, like the capitalist subject, is one not bound externally but one whose will is shaped and affected by economic factors of desire, need, and scarcity.

Stimilli's thesis centres *The Protestant Ethic and the Spirit of Capitalism*, and the debates it provoked over the course of the twentieth century, in the context of economic theology, a field of research that has taken on a new shape and significance since the publication of Giorgio Agamben's *Homo sacer* series, particularly *The Kingdom and the Glory*. In this work, Agamben delineates two paradigms deriving from early Christian theology. The first is the juridical paradigm of political theology, expounded in the work of Carl Schmitt, among others, and premised on the transcendence of sovereign power. The second, which is of primary concern here, is the immanent order of the economy. *The Kingdom and the Glory*, the fourth volume of the series, focuses on the complex relation between economic theology and Foucault's concept of biopolitics, which he also called *gouvermentalité* or economic power.[76] In particular, Agamben challenges Foucault's implicit model of periodization in terms analogous to, and, at times, synonymous with, those of the present project. Whereas Foucault posits a pre-modern era of supreme or sovereign power that shifts to a modern era of nation-states characterized by governmental rule and biopower, Agamben argues that Christianity itself, in its earliest centuries, institutes a bipolar system of power in which sovereignty and governmentality work in tandem.[77] Agamben pushes back the historical time frame of Foucault's analysis but also undermines the search for a decisive shift or rupture in which the medieval gives way to the modern, pre-modern sovereign power to modern economic power. At the same time, Agamben takes his cue from Foucault's identification of Christian pastoral power as the blueprint for biopower, and the crucial link Foucault draws

between the operations of economy and that of governmentality. Agamben credits Foucault for situating "the origin of governmental technologies in the Christian pastorate" insofar as both share "the idea of an economy, that is of a management organised on the familial model of individuals, things, and riches," but he sets out to correct Foucault's neglect of "the theological implications of the term *oikonomia*."[78]

To this end, *The Kingdom and the Glory* opens with an extended reflection on the etymology of the word *economy*, beginning with Aristotle's distinction between the *oikos* and the *polis,* and culminating with the distinction made in early Christian theology between the economies of the Trinity and of the world. For Aristotle, *oikonomia* means household administration, that is, "a functional organisation, an administrative activity that is bound only to the rules of the ordered functioning of the house (or of the company in question)."[79] As the term is used by the Stoics in the third century BCE, it expresses "the idea of a force that regulates and governs the whole from the inside."[80] And in its broad sense of governing, the verb *oikonomein* "acquires the meaning of 'providing for the needs of life, nourishing.'"[81] In the New Testament, Paul makes frequent use of the term *oikonomia* to describe the task assigned to him by God of preaching the mystery of the redemption. In so doing, he reflects the gradual expansion of the semantic field of the word, from the sense of household management in particular to management or administration in general, an expansion that ends up rendering Aristotle's exclusion of the *oikos* from the *polis* "obsolete."[82] Over the course of this expansion, it becomes possible to conceive of the political as economic, the *polis* as a kind of *oikos*. Likewise, Paul refers to himself and to the members of his *ekklēsia* "using exclusively terms that belong to the language of domestic administration. [. . .] Christ himself (even though the name is synonymous with 'eschatological king') is always defined with the term that designates the master of the *oikos* (that is, *kyrios*, or *dominus* in Latin) and never with terms that are more openly political, such as *anax* [king] or *archon* [ruler]."[83] The Christian community envisioned in the New Testament, for instance, in I Timothy 3:15, is not the city but the house of God (*oikos theou*).[84] In this light, the Christian Church is an economy and Christian theology is an economic discourse.

Agamben's analysis of the Christian theological origins of economic power has profound implications for understanding the use of economic language to convey theological ideas in medieval literature. Above all, it establishes the fundamental inextricability of the economic from the theological as categories of thought and analysis, particularly in Christian

and post-Christian contexts. In light of Agamben's analysis, in other words, it becomes impossible to maintain the separate spheres interpretive paradigm. This calls for a radical re-configuring of the historical relation between pre-Reformation doctrine and practice, on the one hand, and capitalist principles and behaviour, on the other. More precisely, for my purposes here, it calls for a new approach to literature that has long been thought to reflect the old story in which the otherworldly asceticism of medieval Christianity precludes or resists the calculating, rationalizing spirit of modern capitalism.

Allegories of Debt

The chapters that follow pay close attention to the paradoxes of representation, or what I have called the allegorical slippage, created by debt's polysemy. In the contemporary financialized economy, debt is profitable because it creates something out of nothing; it is profitable because of its inherent capacity to invent, even to conjure, what Marx called "fictional capital."[85] The imaginary and fictionalizing tendencies of debt in the contemporary world are becoming ever more apparent as scholars across fields from economics to philosophy to anthropology begin to work out the ways in which capitalism is an economic system founded not on production or exchange but on debtor–creditor relationships, and a system that expands and sustains itself through the financialization of debt, which may be defined simply as the use of credit instruments (contracts, bonds, derivatives) in exchange. The sheer extent to which financialization generates money out of thin air, not by charging interest on loans but *ex nihilo*, prompts Appadurai to suggest that the spirit of capitalism, "which had solid links to trade, manufacture, labour and profit (as reflected in some sort of balance sheet)," has now "given way to an entirely different spirit in which finance has become a magical space, in Weber's sense, rather than an ethical space, where what now counts is profits without known causes and not the methodical rationality of calculation."[86] I argue throughout this book that the spirit of capitalism sketched out – partially and imperfectly – by Weber in *The Protestant Ethic* and the spirit of debt that now animates global finance are not "entirely different" but are ultimately two facets of the same phenomenon. One dominant thread running throughout the book is the idea that the Christian ascetic ideal ends up producing precisely what it condemns because of debt's creative, transformative power. Debt not only turns deficit into profit; as we will see, it has the capacity to turn a whole range of values, objects, and desires

into their opposites – scarcity into abundance, aversion into appetite, bondage into freedom.

The primary case studies vary in genre from lyric to romance to dream-vision, but much of the book's attention focuses on works by Chaucer and Langland. Langland features prominently because *Piers Plowman*, more explicitly and thoroughly than any other poem in English, articulates an economic theology in which the impetus of vernacularity dovetails with the forces and effects of the market. Langland also offers the most sustained treatment in Middle English of debt understood as a financial and spiritual condition, as an anguishing dilemma at the heart of the Christian life, wherein the best attempts to remedy sin seem inevitably to create ever-greater economic disparity and injustice. Chaucer is a primary focus because his poetry is unrivalled in the precision and insight with which it anatomizes the structural, social, and psychological dynamics of debtor–creditor relations. Where Langland's dream-vision is concerned with the spiritual and social crises of debt, Chaucer's satirical fictions lend themselves to a moral critique, in large part because Chaucer expresses more cynicism than Langland does about the spiritual basis of our debts to each other. If Langland espouses an economic theology of debt and then entertains doubts about its theological viability, Chaucer articulates a critical anthropology of debt, in which the claims of the creditor are, often, specious and self-interested.

It is also true that the focus on Chaucer and Langland excludes a range of other possibilities; indeed, there is an embarrassment of riches facing the scholar writing about debt in Middle English texts. Were it not for constraints of space and time, it would have been entirely possible to focus also on the works of the Gawain-poet, not only on *Sir Gawain and the Green Knight,* which I discuss in Chapter 2, but also on *Pearl*, which inscribes an economic theology of value ("prys") in its use of the parable of the vineyard and its vision of the heavenly city.[87] In *Confessio Amantis*, Gower, too, explores the theological valences of financial debt, embedding a lengthy consideration of faith and false religion in the middle of his treatment of avarice (Book V, lines 747–1970). The placement of this passage has baffled Gower's readers, and it irritated Macauley, who considered it "a very ill-advised digression."[88] But Gower's definition of avarice as an economic sin by which money is wrongly and unprofitably kept out of circulation, and his grounding of this sin in failures of faith and belief suggest, first, that the passage on false religion is not a digression at all, and, second, that Book V of *Confessio Amantis* might be considered alongside the spendthrift romances I discuss in Chapter 2, as a valorization of economic

faith and the risk-taking ethics of credit . The "petitionary verse" of Thomas Hoccleve, on the other hand, positions the poet as a debtor, as a supplicant in dire financial need, abjectly dependent on the king for his survival.[89] For Hoccleve, the debtor–creditor relation, defined in the context of the fifteenth-century English court and bureaucracy, elicits not only petition but also confession, and what Knapp memorably terms "aggressive self-denigration," as the constitutive elements of his textual self-fashioning.[90] The transformative power of debt – sometimes generative, often constraining – shapes the poetry of Gower and Hoccleve as it does the work of the Gawain-poet, Langland, and Chaucer. I hope that what follows serves as an opening to further work along these lines.

Chapter 1 uses the Middle English "Charters of Christ," or charter lyrics, to outline a medieval theory of money as a kind of debt. The charter lyric is a genre defined by the use of a conceit that is at once legal and economic, a conceit that imagines the management of the sinner's unpayable debt as a bureaucratic exercise. These poems pretend to be deeds, grants, or writs by which Christ cancels the debt owed to God by sinners, or, alternatively, bequeaths the kingdom of heaven to the faithful. In exchange for the remission or the inheritance, the charter stipulates that humankind owes a "rent" to Christ of love and the regular observance of the sacrament of penance. The form of the charter lyrics imitates the form of legal documents, using the verbal formulae and visual markers designed to ensure legal and documentary authenticity as a kind of spiritual guarantee: the lyrics are sincere forgeries. I argue that the kind of belief at work in this act of forgery is a *monetary belief*. The lyrics function as close analogues to money in that they measure debt and depend for their value on the creditor's right to repayment. At the same time, like money, they depend for their operation on the community's active willingness to participate in a shared fiction. Tracing the analogy of lyric and money not only sheds light on a late medieval devotional form, it also tells us much about the monetary belief that makes debt profitable.

Chapter 2 reads the late medieval romance of the spendthrift knight as an exemplum of economic faith. A character borrowed from folklore, the spendthrift knight falls into debt through excessive largesse, and consequently into exile from the aristocratic community. The plot of the spendthrift romance is organized around the protagonist's debt recovery and eventual social triumph when newfound wealth allows him to reclaim the status he lost through penury – reclaim it and improve it. Two of the romances I consider in this chapter, *Sir Amadace* and *Sir Launfal*,

dramatize a range of conceptual links between economic status and social image, money and illusion. I argue that what makes these romances amenable to and generative of commercial values is their valorization of credit, typically expressed in the narratives as honour or *trouthe*, as the knight's essential faithfulness. Such faithfulness is manifest primarily and dramatically in a willingness to risk, but the risks taken by the spendthrift knight are not on the battlefield. Rather, he takes economic risks, variously extending and accepting credit, in cycles of exchange that end up generating profit for the knight and for his community. I argue, too, that Chaucer's *The Franklin's Tale* and *Sir Gawain and the Green Knight* are best understood as variations on the spendthrift knight romance. The "trouthe" that Arveragus insists on keeping is a type of credit: it is an index of belief and value, an expression of faith made through risk. In all four texts, belief *as such* in relations of social and material exchange, belief that defies strict rationality and that makes risk and sacrifice both possible and profitable, motivates gifts and market transactions alike, and binds individuals in creditor–debtor relationships that are both reciprocal and hierarchical.

I argue in Chapter 3 that the canon law precept of the marriage debt, often called simply the *debitum*, which was formulated particularly by Augustine, Gratian, and Thomas Aquinas in the course of establishing marriage as a sacrament, indicates a mode by which power is exercised on and through the bodies and the wills of married parties. It is a mode by which individuals are enjoined to a voluntary subservience – a free bondage. When Chaucer's Wife of Bath boasts that the "free" gift of her body produces a relationship of indebtedness and hierarchy, she is neither misconstruing nor literalizing the *debitum*. Her generosity, which is both free and not free, gives her "power" over her husbands, who in turn must freely choose to pay. The ways in which this giving is both free and not free, and the kind of power it produces, are the subject of this chapter. In the Wife's *Prologue*, economic power is figured in the marriage debt; in the *Tale*, a parallel master–debtor relation plays out in the re-education of the rapist-knight, who must pay the marriage debt to the ugly old woman in exchange for his life. The power that the loathly lady figure wields over the penitent knight in *The Wife of Bath's Tale* is a kind of power that leaves its subjects formally free but freely compliant, aiming at the production of internal conditions rather than external constraints. The same dynamic shapes the plots of other medieval texts featuring the marriage debt, from Chaucer's *The Merchant's Tale* to the tales told on Days 2 and 8 of Boccaccio's *Decameron*, all of which I consider as illustrative analogues.

These texts identify marriage, and marital sex in particular, as a key site where debt makes subjects, where political power is enacted in and through the free wills of human beings.

Langland's depiction of the social, psychological, and economic dimensions of sin-as-debt, the subject of Chapters 4 and 5, illuminates with painstaking clarity what Benjamin called debt's "demonic ambiguity." On the one hand, the calculations of debt make possible the exchange of equivalents that epitomizes for Langland the principle of justice, the principle that governs a moral economy that is both spiritual and material in its purview and its effects. For Langland, measure and calculation are necessary for the moral life, as they are for salvation. Insofar as gift or symbolic exchange involves open-ended obligations and rests on personal relations of rank, it is much more liable to the abuses of power that Langland deplores. By contrast, "mesure" is not only the ideal of justice but also one definition of money itself. This is the crucial point for Langland's economics and his theology: monetary exchange, along with the careful accounting practices it demands, as long as it is conducted honestly and fairly, serves as a metaphor of penitential exchange, not paradoxically, not in spite of its corrupting power, but because it is conducive to balance and order, to ascesis understood as the practice of virtue and the ethical habits of self-regulation required for true and effective penance. On the other hand, for Langland, the unpayable and infinitely reproducible nature of debt, manifest precisely in the ascesis instituted by grace, produces a troubling limitlessness. The ascesis of debt is, in this way, self-undermining. The debt that cannot be repaid correlates to needs that cannot be measured, and to desires that cannot be checked and boundaries that cannot be known. Many readers have seen *Piers Plowman* as a poem of crisis, a poem that fractures under the weight of its own ambivalence. I argue here that the demonic ambiguity of debt offers a plausible explanation of the conflicting impulses at work in this text.

Langland's relationship with the mendicant orders, and the possibility that he himself was a Franciscan, has been the subject of much debate in critical studies of *Piers Plowman.* Chapter 5 returns to the question of Langland's Franciscanism in order to trace the poem's attempt to solve the problem of debt through the Franciscan theory of poverty and use. In the body of anti-mendicant writing that developed first at the University of Paris in the thirteenth century and that culminated with the archbishop Richard of Fitzralph's condemnation of poverty as "þe effect of sin," profitable labour replaces renunciation as the clearest sign and expression

of Christlike humility, while private property triumphs over common use.[91] Langland's allegorical representations of poverty, particularly in the figures of Recklessness and Need, respond to this idealizing of labour and offer compelling arguments for the mutually reinforcing benefits of spiritual and material poverty. The vision of Pentecost that founds the Church on earth reconciles the claims of justice, according to which everyone must pay what they owe, with the ideals of use and stewardship in the form of bureaucracy.

In all of these texts, the workings of debt confound clear and stable distinctions between material and spiritual economies, and they confound also the assumptions inherent in traditional periodization. Reading debt in these texts can unsettle what Kathleen Biddick has called "the supersessionary fantasies" inherent in Christianity and modernity alike.[92] At the same time, tracing the theological roots of the late medieval economic imaginary, in which unpayable and infinitely reproducible debts promise future profit and salvation, can illuminate the cost of our continuing investment and belief in those promises. Indeed, precisely because the economic practices and structures of the late Middle Ages do look very different from those of the early twenty-first century, and because twenty-first-century economics has largely forgotten its theological roots, it is illuminating to read medieval theological writings for their economic import – that is, for the penitential spirit they teach and seek to inculcate.

CHAPTER 1

Counterfeit Money
Debt and Form in the Middle English Charter Lyrics

> Ihesus Christ his Charter great
> That bloud & water so did sweat
> And had his Heart I-wounded sore
> To saue Mankinde for euermore
> Christ hath cancelld the writt of Mans dett
> And by this Charter him free hath sett.
>
> "Magna Carta de libertatibus Mundi"[1]

> The circulation of the counterfeit money can engender [. . .] the real interest of a true wealth. Counterfeit money can become true capital. [. . .] Is there a real difference here between real and counterfeit money once there is capital? And credit? Everything depends on the act of faith.
>
> Jacques Derrida, *Given Time I: Counterfeit Money*[2]

> The presence of the original is the prerequisite to the concept of authenticity.
>
> Walter Benjamin, "The Work of Art in the Age of Mechanical Reproduction"[3]

Bodleian Library manuscript Ashmole 189, dating from the fifteenth century, contains astrological and medical treatises as well as a collection of religious lyrics in English.[4] Several of these lyrics are "complaints of Christ," poignant laments narrated dramatically in the first person from the cross. Others are dialogues between the virgin and child, with a similar aim of evoking sorrow and tenderness. But one lyric, an example of the genre known as the *Charters of Christ*, takes a decidedly different form, aiming less at evoking pitiful emotion and more at settling accounts. Perhaps inspired by the lyric's legal and economic cast, the scribe copying it added the following lines to his text:

> xiiij M yeres of pardoun
> wyth-oute popes twelve
> Eche of them vj yeres by themselfe
> Patriarkes Archebysshops & bysshopys Also
> Mekell pardoun haue graunted therto
> The some of þe indulgence rekene or þou gois
> Is xxtivj M yeres xxxti yeres & vj days.[5]

A note written under the lyric by a sixteenth-century hand explains this addition: "This is a version of what was called *Carta Christi* or *Testamentum Domini*: [. . .] and pretends to grant an indulgence of 26,030 years and 11 [*sic*] days."[6] The fifteenth-century scribe, in other words, turned the poem into an indulgence, and an extremely generous one at that.[7] With the word *pretend*, this remarkably dispassionate observation about a remarkable scribal emendation points us in the direction of several pertinent questions. *The Oxford English Dictionary* reminds us that, at least since the late fourteenth century, the verb *pretend* often has been used with negative connotations, meaning "to allege or declare falsely or with intent to deceive." But it can also mean, more innocently, "to make-believe in imagination or play."[8] Did the scribe believe that by altering the poem in this way he would create an efficacious indulgence? Did he want someone else to believe this? It is unlikely that the poem was altered in a spirit of play, if by *play* we mean that the scribe did not take the business of sin and pardon seriously, but even more unlikely that it was altered with an intent to deceive. How, then, are we to understand this flagrant act of forgery?

If Chaucer's Pardoner is to be taken as representative, we might conclude that indulgences were frequently and notoriously *pretend* documents. There is much evidence to suggest that ecclesiastical authorities knew that inauthentic indulgences circulated with some regularity.[9] And even as the Pardoner confesses his self-interested financial aims ("myn entente is nat but for to wynne" [VI.403]), it seems equally clear that the trade in fake or forged indulgences was as bustling as it was both because it was lucrative and because it was relatively easy to pull off. As Alastair Minnis has shown, the profitability and the fakeability of indulgences were inextricable because most people did not understand the real nature of the transactions they were participating in. The idea of indulgences relied on "belief in the largesse of divine love," and yet,

> [t]he depth of semi-comprehension, and downright confusion, was extraordinary. Such a situation was ripe for exploitation – and exploited it was, by learned and lay, by high and low, by popes and pardoners. It afforded a

> major business opportunity for the real-life models of the *quaestores* presented by Langland, Chaucer, and the Tudor dramatist John Heywood. In Heywood's play of *The Foure PP* the pardoner-figure is intimately associated with falsehood: 'Ryght selde is it sene or never / That treuth and pardoners dwell together'. (109–111)[10]

At the same time, Minnis cautions against the view that the use of indulgences was universally a matter of "establishment exploitation of populist gullibility."[11] On the contrary, in many cases the people's demand for indulgences was tolerated by the Church despite the legal and theological misgivings of the elite. Considered in this light, in which the use of indulgences seems ineluctably to feed spiritual cathexes by means of commerce and convenient fictions, the forgery of the altered lyric begins to appear less flagrant and certainly less remarkable.

The altered lyric also appears less remarkable in the context of the charter lyric genre, which is defined by a striking and constitutive mimesis that consists essentially of two interwoven metaphors. In one, salvation is figured as a legal grant given by Christ, a grant that pays or cancels humankind's debt of sin, and in the other, Christ is figured as the sealed document that records and disposes the grant. Christ is both giver and gift, legal actor and legal act.[12] In exchange for the grant, the charters stipulate that humankind owes a "rent" to Christ of love and the regular observance of the sacrament of penance. A type of fictional contract, the lyrics imitate legal documents, using the verbal formulae designed to ensure authenticity as a kind of spiritual guarantee, for instance, by opening with the incipit used in bonds and other legal instruments, "Sciant presents et future. . ." (Let all present and to come. . .), and concluding with a dating clause, claiming "þis was yeue at Caluary / þe first day of þe greet mercy."[13] As Emily Steiner has shown, the idea to allegorize the gift of salvation as a fictional charter seems to have originated in the Franciscan preaching manual the *Fasciculus morum*, which contains a Latin charter granting possession of heaven to Christ's spiritual heirs.[14] The earliest of the English lyrics is known as the Long Charter (1350–1380), a poem whose versions range in length from 234 (A-text) to 618 lines (C-text) and that includes a charter in its retelling of the life and Passion of Christ. The slightly later Short Charter (1380–1400), of which the altered lyric on Ashmole 189 is one, consists of a brief proem declaring man's freedom from debt and a 35-line rhyming charter that claims to be sealed with the blood of the crucified Christ.[15]

The charter lyrics share conceptual ground with the forgeries that proliferated throughout the Middle Ages, a fact which might help to

explain the scribe's audacity: it might have seemed a short and easy step from a fake land grant to a fake ecclesiastical grant.[16] But the lyrics are not forgeries strictly speaking. They are, rather, imitations of documents that function, like forgeries do, to express "the *idea* of the document," as Alfred Hiatt explains it – an idea that consists in the shape and size of a document, its script, how or by whom it is authenticated, and its symbolic role within a community.[17] Several variants of the charter were written on small rectangular pieces of parchment designed to look like real grants of land transfer or writs of debt, complete with fake seals and parchment tongues.[18] Unlike "real" forgeries, the charter lyrics are ostentatiously fake, both by asking their readers to imagine the Passion as an economic transaction constituted by the signing and sealing of papers, a scene that could only be fictional if the Gospel account is taken to be factually true, and by making little effort to be convincing in their imitation of the physical appearance of real writs and charters. For instance, many copies feature a seal that is drawn on roughly, rather than a seal of imprinted wax. At the same time, it is inaccurate to say that the charters are meant to be read as parody, for they do recount the life and suffering of Christ faithfully, and they do present a sincere and orthodox account of the doctrine of the Redemption and the sacrament of penance. If they are parodies of legal documentation, they are meant not to mock legal forms but to remind their readers of these forms, to invoke or even borrow their authoritativeness through imitation. And while the altered lyric in Ashmole 189 – a poem pretending to be a charter pretending to be an indulgence – stands out for being a fake of a fake, it is merely taking the principle of mimesis that shapes the *Charters of Christ* one step further: *all* charter lyrics could be understood as imitation indulgences, insofar they are fictional representations of the grant that pays the debt of sin.

For many medieval reformers, as for many modern historians, not only the abuse or forgery but the very idea of an indulgence was the symptom *par excellence* of the monetized materialism and corruption of the late medieval Church. According to canonists and scholastic theologians, an indulgence is a gift of the remission of the punishment due to sin, out of the "superabundant merit" amassed in the Church's spiritual treasury by the suffering of Christ and the saints.[19] The treasury of merit served as the "authentically valuable" reserve or fund backing indulgences, a reserve that was imagined both as a chest or casket "of which the Church possesses the keys," and as a cosmic account book, in which the credit column "exceed [s] all punishment that is due those who now live."[20] The giving of such a

gift was not meant to be confused with a commercial transaction, for it generates not material but symbolic profit. "The treasury of the Church," writes Bonaventure, "ought to be distributed by those to whom it is entrusted for two reasons, namely, for the glory and praise of [Christ]."[21] At the same time, the gift of an indulgence was not a free gift, for it depended upon a counter-gift in the form of almsgiving or donations, and even as the theorists and defenders of indulgences denied any commercial aim, the overall result of the practice was to raise an "unbelievably large sum of money."[22] Critics, both scholastic and Wycliffite, argued that there was no Biblical evidence of such a reserve and that the very idea was shot through with logical and moral problems. One dominant theme of complaint concerned the flattening of distinctions between penitents: how, for instance, could the donation of a rich man merit the same indulgence as that of a poor man, even if they gave the same amount?[23] Another theme concerned the purview and power of the bishops and the pope: if the Church really does possess the keys to the treasury, what stops its officeholders, other than personal greed, from issuing a blanket remission of all punishment for all time? And yet, critics averred, only God can know the amount of penance owing for any given sin. "It follows from this," observes Anne Hudson, glossing Wycliffe, "that contemporary papal claims relevant to indulgences are in every instance mendacious."[24] The moral critique was typically phrased in the terms of charity: the ninth point of the *Twelve Conclusions of the Lollards* accuses the pope, for the purposes of demonstrating the self-defeating logic of indulgences, of withholding pardon uncharitably.[25]

Wycliffite objections also focused on the absurdity of believing that a material form so utterly mundane could possess the signifying power claimed for it by the Church. As the first Wycliffite revision of Richard Rolle's psalter commentary remarks,

> [M]en of lustis tellen [. . .] how her coueitouse schriftfadris assoilen hem, as thei sey, of synne by a litil leed not weiynge a pound, hengid with an hempyn thrid at a litil gobet of a calfskyn, peynted with a fewe blake draughtis of enke, alle the synnes doon in manye yeeris.[26]

In its disdain for the belief that material goods could pay the spiritual price of sin, the Wycliffite critique evinces the separate spheres paradigm, as do later Protestant rejections of the practice and much modern discourse on the topic. The idea that states of being as complex and incalculable as sinfulness and forgiveness could be measured and discharged by means of a cosmic bank account – that one might make withdrawals from this

account to pay one's bills, as it were – seems on its face to instantiate an egregious confusion of material and spiritual economies.

In this chapter, however, I will argue that the material currency of money and the spiritual currency of contrition are far less distinct than the Wycliffite and Protestant critiques suggest, and that they are not at all incommensurable. Far from constituting a misplaced rationalization of penance, the use of indulgences, indeed, the forgery of indulgences, suggests a theology of money. The *Charters of Christ*, poems that offer conditional debt forgiveness, setting humankind free from the debt of sin by legal charter, illuminate this theology of money by making explicit the mechanisms of faith and ritual that animate both monetary and penitential exchange. David Graeber has asserted that a "history of debt [is] necessarily a history of money" because a debt is a quantified or monetized obligation.[27] The charter lyrics bear out this insight insofar as they quantify the price of sin and claim to serve as proof of payment for entry into heaven. They also depend for their operation on the community's active willingness to participate in a shared fiction, as did the use and circulation of indulgences: the charter lyrics, like indulgences, rest on an act of faith. This definition shared by lyric and indulgence – each is simultaneously a quantification of obligation and a token of credit that is also a means of exchange by virtue of belief – is shared also by money. I will argue here that the analogy between money and medieval penitential currencies is so close that, at certain points, any meaningful distinction between them is impossible to maintain. Tracing this analogy not only sheds light on late medieval devotional forms; it also tells us much about monetary belief itself. As we will see, such belief is what makes debt profitable; it is what allows debt to create something out of nothing, to invent "fictional capital," both in theological and in financial terms.[28] This analysis shows that medieval penitential currencies do not exemplify a misguided application of economic terms to theological ideals, as is commonly assumed, but rather illustrate the extent to which the profitable financialization of debt is a theological phenomenon.

Debt, Faith, and the Nature of Money

> The eye has never seen, nor the hand touched a dollar.
>
> Alfred Mitchell-Innes, "The Credit Theory of Money"[29]

> Fides est de non visis.
>
> Thomas Aquinas, *Commentary on the Sentences*[30]

As Joel Kaye observes, medieval attitudes to money were characterized by an "intense dualism," insofar as money was considered to be both an instrument of order and a "corrosive solvent."[31] In part, this dualism was indebted to the legacy of Aristotle's various definitions of money. In the *Politics* (1.8–11), Aristotle suggests that although the use of money is a convention, money itself is a commodity with intrinsic value, a commodity which "was itself one of the useful things and could be used flexibly to suit the needs of life, such as iron and silver and whatever else might be of this sort."[32] This definition of money as a physical thing, that is, as gold or silver coin, the value of which "was either the embodiment or direct representation of a valuable commodity" informs the "metallist" theories of Nicolas Oresme and Thomas Aquinas; it also serves as the basis of the scholastic anti-usury position.[33] One of the major causes of monetization, in this view, is an increase in the volume of coinage in circulation. Likewise, the broader cultural transformation at work in monetization is one in which the use of money causes people to conceptualize the world itself as something to be measured, graded, and quantified.[34] As Kaye writes, monetization is a process by which the use of money as coin, for instance, in the marketplace, leads to social and intellectual changes, as "habits of thought and perception initially restricted to those actively engaged in commerce came to be adopted by members of all segments of society."[35] The commodity definition of money supports a view of economic exchange as conceptually outside the domain of theology, as a materialist and rationalizing force.

But money understood as commodity was only half of the Aristotelian picture inherited and elaborated on by medieval philosophers. In the *Nicomachean Ethics*, Aristotle defines money as an abstract measure of value, a measure determined by the state that has no use or value in itself. Throughout the early Middle Ages in particular, this kind of money, known variably as ghost money, imaginary money, or money of account, predominated. Indeed, even as the supply of coinage grew in the late medieval period, the account money system of pounds, shillings, and pence was itself used to measure the value of all commodities, including coins.[36] Aristotle offers this abstract definition of money in the context of establishing the necessity of a unit of common measure for economic exchange. He contends that this unit is "chreia," a Greek word that has been translated, variably, as demand or as need, and he goes on to link *chreia*-as-measure to money: "money has become *by convention* a sort of representative of need; and this is why it has the name 'money' (*nomisma*) – because it exists not by nature but by law (*nomos*) and it is in our power to

change it and make it useless." [37] Implicit in the understanding of money as a conventional, rather than a natural, measure of need is the idea that money is a social construction that measures not objective value but a debt between people; it is a measure of debt, but it is also, essentially, a promise to pay. It is, in this sense, an index of faith. When Derrida wondered if there is a difference between real and counterfeit money, he was gesturing toward precisely this insight: money is a kind of debt that works as a medium of exchange and a generator of profit only because we believe in it, only because we trust that we will be paid back.

If monetization is understood primarily in terms of commodity money, it tends to be equated with rationalization and the quantification of qualities. But if monetization is understood in terms of imaginary money, it becomes something much harder to pin down. It becomes a reflection of whatever source or authority is thought to back the money and to give it its nominal value. Contemporary monetary theorists typically stress the importance of social relations in the construction of monetary faith; as we will see, medieval monetary theory stressed instead the political and, ultimately, the divine origins of monetary value. What these theories have in common is a tendency to de-emphasize the importance of coinage and to set the operative idea of the social order as the starting point for economic exchange. As Graeber puts it, "the value of a unit of currency is not the measure of the value of an object, but the measure of one's trust in other human beings."[38] This trust and debt owing to others are "the essence of society itself," something that existed "long before money and markets."[39] Similarly, against the idea that money is a commodity, the quintessential form of which is coinage, Geoffrey Ingham argues that

> money *is* itself a social relation; that is to say, money is a 'claim' or 'credit' that is constituted by social relations that *exist independently of the production and exchange of commodities*. Regardless of any *form* it might take, money is essentially a provisional 'promise' to pay, whose 'moneyness', as an 'institutional fact', is assigned by a description conferred by an abstract money of account. Money is a social relation of credit and debt denominated in a money of account. In the most basic sense, the possessor of money is owed goods.[40]

This idea, that money is a social relation of credit and debt, is illustrated dramatically in the early medieval wergild system. The period of the earliest English laws, the dooms of Aethelberht of Kent (602–603), is typically considered to be historically prior to monetization because there was very little coinage in circulation in England until the mid-tenth century. And yet, the law assigned a monetary value, called a *wergild*, to

people and their property, including their body parts, in "detailed lists of compensations due for bodily injury, theft, murder, manslaughter, and for various misdemeanours."[41] As Diana Wood points out, when the code stipulates that "anyone [who] lies with a maiden belonging to the king [must] pay fifty shillings compensation," there was no possibility that this precise fine was actually paid because there were no shillings in circulation at the time. Rather, the monetary amount served to evaluate the severity of the crime.[42] As such, the wergild system shows the use of money as a claim "constituted by social relations that exist independently of the production and exchange of commodities." It also suggests the logical and historical error of defining money as commodity, for here is an instance of total monetization – insofar as the wergild system measured, graded, and quantified the value not only of livestock and immoveable assets but also of human beings – in the absence of coin or precious metal, in a social order that had not *yet* begun to use coin in a widespread or regular way. In early medieval Europe and England it would seem that monetization as a habit of thought and perception, as a way of ordering social relations, preceded the use of coin money, rather than the other way around.

Moreover, even as most medieval theorists subscribed at least in part to Aristotle's commodity definition of money, they also recognized the role of the state or issuing authority in the creation of money. Indeed, one of the most pressing concerns for late medieval monetary theorists was the problem of debasement, and this was a problem that placed front and centre the power of the state to set the value of currency. In his preface to what is often considered the first treatise of monetary theory, Nicolas Oresme observes, "Some hold that any king or prince may, of his own authority, by right or privilege, freely alter the money current in his realm, regulate it as he will, and take whatever gain or profit may result."[43] Oresme contests the view that the king has the *right* to debase the currency, but the point remains that he is here intervening in a legal tradition that deemed the sovereign to be the creator and the owner of money.[44] In modern terms, Georg Friedrich Knapp coined the term "chartalism" to indicate his belief that money "is a creature of the law";[45] in his view, the state creates money by deciding on the particular form it will accept for the payment of tax debt.[46] This "state theory" of money is *chartalist* because it locates the historical origins of money in the credit tokens or *charta* issued by the state in exchange for goods and services, and accepted back in the form of taxes.[47]

Whether it is the political authority or the social relation that is emphasized, common to all accounts of money as abstract value – as

"imaginary," as accounting tool, or as chartalist – is the particular mode of faith in operation. We see the profitability of such faith, in the contemporary context, in the process by which new money is created by commercial banks making loans, or what economists refer to as the creation of money *ex nihilo*.[48] This apparently miraculous process, Philip Goodchild observes, is made possible by virtue of the fact that, in relations of debt and credit, "there is no [. . .] restriction upon the supply. A debt is created simply by the issue of a promise."[49] As long as people believe in the promise, whether it is made in the form of a treasury bond, a securitized loan, a financial derivative, or a bank note, it has the power to make purchases. Paul Crosthwaite contends that belief in money depends on the illusion that, though money has no value in itself, "it is nonetheless ultimately 'covered' or 'backed' by something that is authentically valuable."[50] Jean-Joseph Goux argues, similarly, that even after the demise of the gold standard, we continue to use money *as though* we believe that "somewhere a treasure is present, a reserve, a fund, upon which [the] bill is staked."[51] Despite this belief, the loss of the gold standard has revealed retrospectively the purely symbolic and free-floating nature of *all* money, whether it is backed by a commodity or not: even the apparently inherent qualities that give gold its "special" status as the guarantor of value "are nothing but the reflections of our own fantasmic projections."[52] For this reason, Ole Bjerg concludes that "the fundamental constitution of money is somehow *unknowable*"; money continues to work even when we are aware that its value is illusory precisely *because* we do not know how it works: non-knowledge of the thing is constitutive of the thing itself.[53] In this way, monetary belief is non-rational and essentially religious.

Medieval commentators perceived, too, perhaps more clearly than their modern counterparts have, the centrality of desire, even wish-fulfillment, in the cultivation and workings of monetary belief; many complaints about money and much anti-venality satire focused on the idolatry of money. The danger of worshipping money *as* a god, instead of God, is real and ever-present because money, as a mysterious mediator and purveyor of human need and desire, so closely resembles the divine. In his discourse on avarice in the *Summa praedicantium*, John Bromyard recounts "a certain man" who

> used to say that if he wished for a god other than the God of Heaven, he would choose money [. . .] for just as the man who has God is said to have everything, so the man who has money can have everything; for all things on earth and in Hell and in the Heavens, and even redemption from sin are bought with money.[54]

Bromyard's cautionary exemplum foreshadows Marx's comments on the creative power of money, which "transfers my wishes from the realm of imagination, it translates them from their existence as thought, imagination and desires into their *sensuous, actual* existence, from imagination into life, from imagined being into real being. In its mediating role money is the *truly creative* power."[55] Moreover, while Bromyard invokes the similarities between God and money to signal the danger of loving money, many early patristic writers did not shy away from exploiting this very analogy by allegorizing the Incarnation as the minting of currency, where God is the sovereign ruler and Christ is the coin bearing God's imprint.

Devin Singh has shown that the image of God as a sovereign ruler in early patristic writing often corresponded to the concomitant image of "Christ as currency," drawing on the idea of money as a medium not only of exchange but of governmental power. Currency in this idea is a means of implementing power by making present and disseminating a distant, or absent, source of authority. Indeed, the authorization of money is what allows it to regulate and facilitate exchange in the first place. The origins of the metaphor of God as sovereign and Jesus Christ as the coin bearing God's imprint lie ultimately in the doctrine of the Incarnation, which offers an account of God's presence in creation, as well as God's governance of the world and administration of redemption. Writing at the foundations of Christian theology, such figures as Eusebius of Caesarea and Gregory of Nyssa turned to the language of coinage and minting to explain how a transcendent God could be present in the world and how payment for sin could be effected in the Redemption. The metaphor of the Incarnation as coinage for these writers, Singh argues, constitutes a nexus where themes of political rule are joined to those of payment and exchange.[56] In this, God is made present, or made real in human history, in a way that serves as a model for implementation of sovereign authority through the mechanism of coinage.

Penitential Currencies in Late Medieval England

> Convivificavit cum illo, donans vobis omnia delicta: delens quod adversus nos erat chirographum decreti [. . .]
>
> Colossians 2:13–14

Beginning in the twelfth century, indulgences were, like money, representations of debt, or promises to pay, that worked as a medium of exchange and a generator of profit because people believed in them.[57] As Lana

Schwebel observed, indulgences were "mass-produced," they circulated "like money," and, like money, were "granted the value of [their] inscription (or of [their] declaration); that this declaration is consonant with the intrinsic value of the pardon must be taken on faith."[58] Although, in theory, indulgences were not intended to be transferrable, they were transferred nonetheless in practice, a fact revealed by the testimony of one fifteenth-century Dorchester pardoner named John Greyve, one of the many chapmen licensed to distribute papal indulgences, who complained that he had fallen on hard times because his pardons did not earn nearly as much in the way of "groats and pence, wool, silver, and rings" as they used to, and, indeed, that he was lucky, these days, to purchase a mere "dishful of wheat or malt" or a "piece of bacon" in exchange for his wares.[59] If we believe Greyve, indulgences were transferrable promises to pay that generated profits for the creditor who issued them. In this light, indulgences were not only *like* money, they were functionally identical to it. The charter lyric is suggestive of an indulgence because it, too, takes the form of penitential currency. Like an indulgence, the lyric represents a promise to pay: it measures the debt of sin and, at the same time, offers a grant, or gift, that discharges that debt, and it works as a medium of exchange only if, or *because*, we believe in it. The difference is that the lyric is a poem; it cannot be used to purchase wool or bacon. Rather, it *imitates* currency that can be used to purchase wool or bacon. If an indulgence is a kind of money, then the charter lyric is counterfeit money.

Unlike indulgences, the charter lyrics do not invoke the treasury of merit to back the payment they claim for sin-as-debt. Rather, they draw on a longstanding, ultimately Biblical, metaphor of Christ as a legal document. The key source text of the metaphor is Colossians 2, where Paul depicts the crucified Christ as a cancelled writ of debt, or "chirographum." Paul writes:

> And you, when you were dead in your sins, and the uncircumcision of your flesh; he hath quickened together with him, forgiving you all offences, blotting out the handwriting of the decree that was against us, which was contrary to us. And he hath taken the same out of the way, fastening it to the cross. And despoiling the principalities and powers, he hath exposed them confidently in open shew, triumphing over them in himself.[60]

This striking image of the chirograph, erased or blotted out and nailed to the cross, invokes a specific bureaucratic context for the payment of debts. The Greek term *cheirographon* means "handwritten," and the word was used specifically to refer to a bond of indebtedness signed by the borrower

in a public ceremony that would make the document legally binding. If the borrower was unable to pay back the loan within a designated time, he would fall into debt-slavery, compelled to work off the sum he owed. The word *redemption* designates a buying-back (*re-emptio*), and the verb from which the noun derived (*redimo*) referred in the ancient world specifically to the ransoming of captives and slaves.[61] Paul is alluding to such legal and economic realities when he writes to the Corinthians that their freedom from the slavery of sin had been bought at a great price (1 Corinthians 6:20). Similarly, Peter contends that redemption came not from "corruptible things as gold or silver [. . .] but from the precious blood of Christ" (1 Peter 1:18–19); Christ's blood is *precious* because it was the *pretium* or price of humanity's salvation. For early Christians, the practice of debt-slavery in Imperial Rome provided a concrete, historical image of the sinner in bondage for his transgressions and helped to promulgate the idea of making satisfaction for one's sins through payment, typically in the form of physical suffering.[62] In the parables, the figure of the creditor is always a symbol of God, who is either exacting or forgiving payment, depending on which aspect of the divine Jesus means to emphasize, but in Colossians 2, as in the charter lyrics, Christ *is* the bond of indebtedness (*affigens illud cruci*), and his death is the cancellation of the bond, the remittance of the debt.[63]

Two copies of the Short Charter, those found in Sloane 3292 and Stowe 620, make explicit their connection to the verse in Colossians by means of a six-line proem, which I include as the epigraph to this chapter, proclaiming that the charter cancels the "writt of Mans dett." In copies that do not open with the proem, the cancelled debt of the chirographum is alluded to in the "warrantizo" of the charter, in which Christ guarantees the validity of the grant by avowing that he would undergo crucifixion again – he would "be eft all to-torne" – if anyone were to deny that he died to pay man's "debt."[64] In the Long Charter, Christ explains that he was unable to find writing materials suitable to his purpose, so he gave his own skin to be stretched on the cross, like a parchment-maker stretches the calfskin. The words of the charter, continues Christ, were written on his flesh in the scourging, using the spit of the Jews as ink and his blood as the seal. In this, the legal grant metaphor dovetails with a more common association between the sacrificial lamb of God and sheepskin, an association found in several Middle English devotional texts. The Franciscan *Meditationes Vitae Christi* explains that "oure blessed fadir of heuene spared not his owen sone but suffrede hym to be streyned on the harde cros, moore dispitously & greuously þan euer was schepys skyn

streyned on the wall or vp-on þe parchemyn-makeris harowe a3ens þe sonne to drye."[65] Similarly, the Middle English version of Bonaventure's *Privity of the Passion* imagines Christ "sprede o-brode one þe crosse more straite þan any parchemyne-skyne es sprede one þe harowe."[66] And the Digby play of Christ's Burial uses the image of stretched parchment to evoke wonder at the pain suffered by Christ.[67] In all of these, the metaphor of Christ as parchment evokes metonymically the second person of the Trinity: in the Passion, the bleeding wounds of the Crucifixion become the words, the "bludy letters," of the Word. The lyrics are unique, however, in claiming that the parchment made from Christ's crucified flesh is *the parchment on which the words of the poem itself are written*; they are unique, in other words, in their dramatically self-referential use of the penitential trope.

The *chirographum decreti* of Colossians 2, the self-referential grant instantiated in the charter lyrics, and the more widely used trope of Christ as parchment all share in common the underlying conception of sin as a debt that must be paid in the currency of a text that represents the *pretium* of Christ's flesh and blood. In doing so, they embody the relation of credit and debt that defines "real" money, with the key difference that chirograph, lyric, and parchment metaphor embody a theological rather than a social relation, and the value of these penitential currencies is denominated in units of sin instead of units of account. The debt discharged by the charter lyrics, as by the *chirographum decreti*, is a debt owed to God, the sovereign who issues the currency and accepts it back as payment.[68] If, in early patristic theology, Christ is a coin, in the charter lyrics of late medieval England, Christ is paper money, or more accurately, *chartalist* money, issued by a divine sovereign and bearing the marks of divine authorization.

In this way, the charter lyric tradition crystallizes the link between monetization and the rise of bureaucracy, but not necessarily because both processes correspond to a larger process of rationalization. Rather, the charter lyrics suggest that monetization and bureaucratization are closely linked because they enact the same mode of authority, a mode that Agamben locates originally in the elaboration of the Trinitarian *oikonomia* and that Singh sees in the power of currency to make present an absent source of authority.[69] In all of the charter lyrics, as well as the *Fasciculus morum*'s fictional charter, the sinner's debt to Christ is created by an initial gift or grant. In the *Fasciculus morum*'s charter, this initial grant is depicted, in turn, as the victor's right to the spoils of war, as Christ has defeated the devil in a battle for possession of an inheritance. This founding grant

recalls the grant that founds the bureaucracy of William I in Richard Fitznigel's explanation of the origins of the Exchequer and the Domesday Book. Richard writes of William I as "that distinguished conqueror of England" who had "subjected the furthest ends of the island to his dominion and had tamed the hearts of the rebels with terrible examples."[70] Just as Christ's victory over his "enemy" proves the justice of the Redemption in the *Fasciculus morum's* fictional charter, so did William's victory at the Battle of Hastings, where he fought under a papal banner showing the sign of the cross, prove that God had willed the battle's outcome. This fierce warrior, Richard continues, for the sake of keeping peace and order in the realm, "decided [. . .] to bring the conquered populace under a written code of laws (*iuri scripto legibusque*)."[71] After reviewing the English laws in existence and deciding which to keep and which to repudiate, and introducing some Norman laws – for instance, trial-by-combat – William ordered a careful survey, or *descriptio*, of the entire land, its woods, pastures, meadows, and farmland, to be "collected in one book written in plain words, so that everyone should be content with his own rights and not usurp the rights of others with impunity."[72] This Domesday Book, as Clanchy explains, was the "visible proof that William the Conqueror had subjected the English people to the rule of written law, as their individual rights were enshrined within it for all time."[73] The myth in which William's conquest is justified as a civilizing mission serves also as a claim to tax the English people in exchange for their newfound "rights."

Richard Fitznigel's founding myth of bureaucracy foregrounds the fact that the Exchequer exists for the purpose of efficient debt collection. Henry I and subsequent Anglo-Norman and then English kings sought to tax individuals rather than whole communities, and the Exchequer made the imposition, collection, and recording of individual tax debts possible.[74] By depersonalizing royal authority, the system of writs dramatically expanded its purview and reach, as the "majestic power of the king, symbolised by his seal showing him seated on his throne, was disseminated throughout the kingdom in thousands of royal writs containing his orders."[75] The emergence and expansion of the Exchequer begins with the impetus of debt collection, debts created and imposed through conquest and taxation, and leads to a steady proliferation of written records, which leads over time to the proliferation of bureaucratic offices to house the functionaries who produce, circulate, and manage the documents. The charter lyrics, by imitating the form of those documents for the purposes of debt payment, tacitly imagine an economy in which *all* money is chartalist

money, consisting of authorized, written instruments circulating in exchange and generating new, ever-more intangible profits.[76]

Grounding this bureaucratic economy is the medieval idea of *auctoritas*, "the truth value or power attributed to both texts and officials."[77] Jan M. Ziolkowski has traced the semantic shift by which *auctoritas*, "the quality by which the person who guaranteed a truth was deemed worthy of doing so," came to signify "first the *auctores* themselves and then the physical expression of their guarantees, which in the case of writing could be a document or a text."[78] This shift, as Minnis observes, produces an essential circularity in the idea of authority: "the work of an auctor was a book worth reading; a book worth reading had to be the work of an auctor."[79] This circularity extends to the idea of authenticity, to which it bears a close etymological and semantic relationship. "Authentic statements," Minnis explains, statements whose truth value could be trusted, were "statements which [could] be attributed to a named authority."[80] The naming of the authority is crucial because *auctoritas* and authenticity, which often amount to the same thing, inhere in the person. A document understood as a "physical expression" of the guarantee, intention, or will of an *auctore* is authentic when it truly and actually instantiates the will of the person it claims to manifest.

"A litil gobet of a calfskyn": Value, Reproducibility, and the *Charters of Christ*

One of the paradoxes of money, a paradox inherent in its nature as a measure of debt, is the fact that the material embodiments of money, whether paper, wood, or metal, are valueless in themselves. Money is a valueless symbol of value. This fact is born out in the heterogeneity of money forms in late medieval England, when coins minted at the Tower of London, merchants' ingots of silver and gold, debased coins or "black money," tally sticks made of willow or hazel wood, and also less tangible forms such as account money and written credit instruments all circulated in the English economy and could be used to settle debts. In each of these cases, the form of the currency depends not on the objects' value but on availability and practicality. The theological analogy is the paradox of the Incarnation, in which the sovereign God is embodied in the helpless infant and the crucified body: the materiality of the form is at once essential and ephemeral, its uselessness and valuelessness expressing a negative theology, even as money is defined by its non-knowability . This negative theology might serve as a check against a proto-Protestant bias that would be

corroborated by the Wycliffite disdain for the "litil gobet of a calfskin" that claims to pay the debt of sin. The miracle and the paradox of the Redemption consist precisely in the idea that the flesh and blood of Jesus, not worth more than a piece of calfskin in the eyes of the world, *were* used to settle the debt of sin, according to Pauline theology and Wycliffe himself. By the same paradox that renders the wisdom of Christ foolishness to the Gentiles, the economic drama of the Redemption lies in the equation of a broken body, stretched and scourged like parchment, to an incalculable sum.

The ersatz, homespun quality of the charter lyrics seems, at first glance, deliberately to court the Lollards' disdain as indulgences did. The Short Charters, for instance, typically feature a visual representation of a seal meant to authorize the grant as the true will of God. In most, this representation resembles the image of the sacred heart, with its bleeding wound, encircled with a crown of thorns where the legend would be. These drawings are uniformly inelegant, even childish, featuring cartoonish drops of blood surrounded by doodles of skulls and cat-o'-nine-tails to evoke Golgotha and the scourging. In place of the "hempyn thrid" that would attach the seal to a real indulgence, the illustrated charter lyrics feature a line drawn in ink. One of the illustrated versions, found in British Library Additional manuscript 37049 (fol. 23r), superimposes the image of the charter on an image of Christ on the cross, so that the top half is the bleeding head, torso, and arms, and the bottom half is the document with the words of the lyric written on it. The long beam of the cross merges visually with the parchment tongue. Drawn without precision, the image nonetheless has the overall effect of blurring the visual boundary between the materials of the cross, the body, and the document-poem, making the metaphor of Christ as currency at once concrete and ordinary. The materiality of the charter lyric lends itself to quotidian exchanges rather than, say, royal gifts. It is an expedient currency, suggestive of practicality, like the Exchequer's tally stick or a debt bond, that invites use rather than meditation or admiration.

The Long Charters tend not to include illustrations but instead expand in verse on the idea that Christ's wounded side and bleeding heart constitute the seal of the charter and its ultimate authorization:

> Þe seel þat hit is seled with
> Þei weren graued upon a styth;
> Of gold ne syluer were þei no3t
> Of styel & yren þey were wrou3t
> With spere of stile my hert þey stongen

Þour3 myne herte and my longen
Þre nailes þurled me
Þour3 feet & hondes to þe tre
Þe selyng wexe was dere bou3t
At myn herte rote y-sou3t
And tempred al with vermyloun
Of my blode þat ran doun.
(135–146)[81]

In these lines, the brutal mechanisms of the Crucifixion – the nailing of the hands and feet, the piercing of the "herte" and "longen" with a spear, the streaming of blood – are steps in the technical process of mass-producing a document, a process the poet evidently knew something about. A documentary seal, as Caroline Simonet explains, "is a unique object – a matrix – but also the numerous identical imprints created by this matrix."[82] The wound in Christ's side is here imagined as the matrix engraved with the "stile" of the soldier's spear, and the blood that flows from it becomes the vermilion-tinted wax that receives the seal's imprint. The ordinariness (and harshness) of the materials, their quotidian materiality, here indicated by the poet's emphasis on the fact that the stith, or anvil, is *not* made of silver and gold but of steel and iron, accords with the charter's inherent formal reproducibility.

The formal reproducibility of the charter lyrics, in turn, dramatizes the impossibility of distinguishing between original source and copy. The Short Charter found in British Library manuscript Sloane 3292 features an image of a large seal, in which a wounded heart and five drops of blood are pictured. Written around this seal is a note that reads: "Mr Lambert a Justice of Peace in Kent found this on a grauestone in an Abby in Kent bearing date An° Dni 1400 a copie whereof was geuen to Mr. Humfry Windham of Winsecombe in the county of Somerset. Uppon the other si [de o]f the seale there was should be a P[e]l[ican] [picki]ng her bloo[d] for. . . ." Although the end of the note is obscured here, the missing words can be deduced from a note on a copy of "Magna Carta de libertatibus Mundi" included in MS Stowe 620 (fol. 11v): "ther under nethe in the corner is the olde pointed seale within this charter was sette downe was a pellicane a pickinge Her brest and with bloode flowinge Her yonge one in the nest with the verses about her." Written underneath this are the lines "Ut pellicanus fit patris sanguine sanus / Sic nos salvati sumus omnes sanguine nati." It seems that the gravestone had carved into it, in addition to the text of the charter and a seal, an image of a bleeding pelican, but that, in writing out the poem, the copier chose to describe rather than to

draw the image. It is likely that the "original" text of "Magna Carta de libertatibus Mundi," the text engraved on the gravestone in Kent, was an indulgence granting remission from purgatorial suffering in exchange for prayers for the soul whose body lay buried there. The wills of the wealthy often requested that an indulgence adorn their grave in order to solicit prayers from passers-by.[83] In Cobham Church in Kent, for instance, an effigy dated to 1300 is inscribed with the words, "Here lies Joan de Cobham, on whose soul God have mercy / Who for her soul shall pray, shall have forty days of Pardon."[84] As Nicholas Vincent suggests, such tombstone displays serve as one example of the ubiquity of indulgences in late medieval England.[85] What we cannot know is whether the inscription found by Mr. Lambert was itself a copy of a charter lyric, altered to do the work of an indulgence, or whether the author of "Magna Carta de libertatibus Mundi" (Ashmole 189) altered the tombstone indulgence to conform to the genre of the charter lyric. And this lacuna is not simply a matter of lacking evidence but, rather, inheres in the always already reproduced nature of the form: each iteration of the grant is perforce a kind of receipt of Christ's payment on the cross.

The principle of reproducibility, moreover, determines both the form of the charter lyrics and their content. The wine of the Eucharist is the "endenture" of the Redemption exchange; that is, it is the duplicate copy retained by the faithful. An indenture functions much like a tally stick in that it records a debt (specifically, a secured debt) in a form designed to ensure authenticity: "both parts were written on the same piece of parchment, with some word or letters written between them through which the parchment was cut."[86] In this way, the lyrics configure the sacrament itself as an instance of monetary reproduction, where what is being reproduced in the "prestes hond" is not only Christ's "flesh & blod" but the currency that simultaneously represents the sinner's debt and the credit of salvation promised in the Redemption. The wounded flesh and flowing blood supply the material form of the instrument – the parchment, ink, and wax – and the reciprocal obligations of Christ's grant and the sinner's penance constitute the legal substance of the contract.

An indenture sets out the terms of the debt contracted thereby, including a date by which the debt must be repaid. By linking the debt to the sacrament of the Eucharist, the charter lyrics define the penance owed by the sinner as never complete: the sinner must be always paying, but is never paid up, until Christ comes again and the sacramental reproduction of the debt finally comes to an end. The Short Charter codifies the idea

that Christ's death on the cross is a gift that creates an unending obligation on the part of the redeemed sinner with the use of the reddendum clause, which is the term for "that clause in a conveyance by which the grantor creates or reserves some new thing to himself, out of what he had before granted," usually commencing with the word "paying" or "yielding," especially in leases in which rent is reserved to the lessor.[87] A reddendum creates an exception to a grant, usually of land. Here, Christ explains that he has given of himself in the form of suffering, reserving only an internal obligation of contrition and love:

Redendo

Keap I no more for all my smart
but the true Loue of all thy hart
and that thou be in Charety
and Loue thy Neighbour as thyself
this is the Rent that thou shalt giue me
as to the Cheif Lord of the ffee.[88]

The leasing agreement laid out here is to last as long as Christ is heaven's King – that is, all people must remain "repentant" "without ending" (8–10).[89] The payment of the debt of sin creates a new and infinite debt not only in metaphysical terms but in the terms of bureaucratic governance. Structurally, the human debt to God is one that cannot be satisfied once and for all, not because of the nature of our offence or our own incapacity (though perhaps these points are implied) but, more explicitly, because the creditor–debtor relationship is defined as one between a landlord and a tenant, and thus as unequal and ongoing. The rent required of sinners is not a defined amount, the payment of which concludes the transaction; rather, Christ's death and Resurrection create a human deficit on such a scale that repayment or compensation is not possible, but only tribute, rent, and maintenance.[90]

The way in which a charter granting salvation, specifically by *cancelling* the debt of sin, ends up creating an *unpayable* debt finds a parallel in the double nature of money as both credit and debt. In a money transaction, money represents credit in that it cancels the debt incurred for the goods for which it is exchanged; but, at the same time, money represents debt in that the holder of money is owed the value denominated by the currency.[91] In this way, as money changes hands in exchange, it denotes a theoretically endless chain of creditor–debtor transactions, in which the credit of one becomes the debt of another, and in which a final discharge

or settlement is not possible. This doubleness is made especially clear in the case of chartalist or state money, insofar as the "state proclaims something (gold, silver, bank notes, etc.) to be money and at the same time proclaims the citizens as liable to pay some of this money back to the state"; in other words, the credit that money represents in the hands of the bearer grants the right to be "absolved from a debt that was initially imposed on the bearer [. . .] by the state in the first place."[92] It is debt imposed by force and law that can only be paid back, paradoxically, by an equivalent debt.

Monetary Belief and the Ritual of Money

Thus far, this chapter has shown how the charter lyrics, understood as a type of penitential currency, are analogous to money: both the lyrics and money can be defined as promises to pay, promises that constitute a social or theological relation of credit and debt, and as claims against an issuer (God, the state, a bank) that are acceptable to the issuer for debt payment, the value of which is determined by units of account (numerical or penitential). Moreover, both the lyrics and money are valueless and inherently reproducible symbols of value that simultaneously cancel and create debt, potentially *ad infinitum*. The structural or formal and conceptual similarities between money and the lyrics are ultimately rooted in the metaphor of Christ as currency, a metaphor that is transformed into self-referential hyper-mimesis by what I have called the charter lyrics' ostentatious fakery. Another way to frame this self-referentiality might be in terms of Derrida's definition of the supplement as a sign of a sign that reveals an originary absence.[93] The charter lyrics take the logic of the supplement one step further, *imitating* the dynamics of semiotic absence and presence in the form of a written poem: the poem, insofar as it is an imitation of an absence, proclaims the infinite regress of referentiality that is usually only implicit in written language and points us to the absent signified at the same time as it dramatizes its own representational impossibility. The absence mediated by the speaker of the charter lyrics is, of course, that of Christ himself: the divine referent, the Word, the transcendent signified. The hyper-mimesis of the lyrics – the sense in which they are representations of representation as such – renders the familiar economic metaphors of grace as grant and redemption as payment surreal in their literalness.

In this final section of the chapter, I want to return to the problem of belief raised by the charter lyrics in general, and the altered lyric-

indulgence in particular. If money offers a paradigm for understanding the representational paradoxes inherent in the charter lyrics, the lyrics offer in turn a paradigm for understanding the nature of the belief required for money to function at all, whether in penitential or in material economies. The question of how and why the counterfeiting scribe could believe in a document he knew to be fake is the question that philosophers ask about the use of money, which depends on belief in the value of money, although we *know* it to be valueless. As Paul Crosthwaite puts it, "the question of how and why money continues (for the most part) to work remains difficult to answer from a logical standpoint."[94] The lyrics, in pretending, in *making belief*, that they represent a contract or promissory note that can pay the debt of sin, indeed make it so. The power of such poetic mimesis to create an economic reality derives from the principle of reproducibility informing the doctrines of the Incarnation and the Redemption, in which the material body and blood of Christ serve as payment for the debt of sin. To believe in Christ is to believe in the penitential currencies that bear his authenticating marks: this is the theological basis of the medieval money economy. The promise of salvation offered by the charter lyrics suggests that monetary belief – the scribe's belief in his own fake document, as well as our own belief in the imaginary money that drives the contemporary global economy – hinges less on logic and more on desire. We believe in money, as perhaps medieval people believed in indulgences, both because we want to believe and because we want or need the goods and benefits we can get in exchange for the currency. There is a tautology lurking here: if money works only because we believe in it, it is also true that we believe in it only because it works.

The quality of such desiring, functional belief can be clarified further by reflecting for a moment on a different and opposing kind of belief. In his essay "Eucharistic Miracle and Eucharistic Doubt," Steven Justice makes an apposite epistemological distinction. On the one hand, there is belief that is a kind of unthinking, unreflective "cheap assent"; on the other, there is difficult belief, a species that includes an element of doubt, even skepticism, but that compels active intellection, focused attention, and "moral seriousness."[95] Justice argues that Eucharistic miracle stories, or "miracles of transformation," aim at provoking *difficult* belief. The standard scholarly understanding of these stories, in which the material flesh and blood of Christ make themselves miraculously visible – the consecrated bread appears in the form of a real baby, a face, or, as in one memorable case, a child's finger – holds that they are meant to shore up

belief in the doctrine of transubstantiation by providing empirical evidence of it. As Justice points out, if these stories were designed to quell doubts about the real presence in the bread and wine, "they were poorly designed indeed."[96] For the stories, far from offering empirical proof or rational justification, only foreground the difficulty of believing that the consecrated host, despite looking and tasting like bread, is in fact the body of Christ. This difficulty is "constitutive" of the sacrament itself: "it makes the sacrament what it is. The sacrament's design [. . .] insists that sight is misled about what is really there."[97] For medieval theologians themselves, the Eucharist seemed "to be an instance of deliberate untruth, a 'divine deception.'"[98]

The reason for such deception, according to St. Ambrose, Peter Lombard, and Thomas Aquinas, is to protect communicants from the "horror of gore."[99] Justice cites medieval accounts, unintentionally and darkly comical, both of people whose visions of "dead flesh" provoked a visceral aversion to taking the sacrament and of those of hardier constitutions, such as one priest described in Herbert of Clairvaux's *De miraculis* who "found flesh on the paten and blood in the chalice, and 'shuddered not at all, but received it all into his faithful mouth.'"[100] Both types point from different directions to the same irony: the Eucharist is appalling, but only if you focus on what is *really* happening. The substance of flesh and blood is veiled in the accidents of bread and wine to ensure participation in an otherwise unpalatable ritual. It is all the more remarkable, then, that the "miracles of transformation" attempt to remove that veil. "What God spares," observes Justice, "these miracle stories inflict, evoking that horror from the sacrament momentarily and imaginatively."[101] For this reason, Justice concludes that the stories do not aim to assuage doubt but rather "to shock into recognition those who would dissipate the [meaning of transubstantiation] into a cloudier sense of matter soaked with the divine, or lose track altogether in routine or inattention."[102] The miracle stories, in other words, evoke difficult belief by bringing the faithful into direct confrontation with the constitutive difficulty of the sacrament.

I unfold Justice's reading of Eucharistic miracle stories at some length because it throws into sharp relief, by contrast, the kind of belief evoked by the charter lyrics. Theirs is precisely the easy belief born of routine and inattention. In the charter lyrics, the ritual of the Eucharist is rendered utterly mundane, not only made palatable but mechanical. If the bread and wine are intended to cast a veil over the shocking reality of flesh and blood, the parchment and ink of the lyrics take this process of soothing deception one step further: the flesh and blood are, here, not even meant

to be consumed in the intimate bodily processes of eating and drinking, but to be copied and exchanged as currency or filed as paperwork. At the same time, the bureaucratic ritual of these actions achieves the goals of ordering, mediating, and standardizing – goals that Mary Douglas has identified as the common structure of all ritual and of money itself. Reflecting on Émile Durkheim's insight that "religious ritual makes manifest to men their social selves and thus creates their society," Douglas turns to the "metaphor of money" as a way of illustrating the operations of ritual. In a passage that captures brilliantly the tendency of money to slide from vehicle to tenor, and from signifier to signified and back again, Douglas concludes that money is not merely a metaphor for ritual; it *is* a ritual:

> The metaphor of money admirably sums up what we want to assert of ritual. Money provides a fixed, external, recognisable sign for what would be confused, contradictable operations; ritual makes visible external signs of internal states. Money mediates transactions; ritual mediates experience, including social experience. Money provides a standard for measuring worth; ritual standardises situations, and so helps to evaluate them. Money makes a link between the present and the future, so does ritual. The more we reflect on the richness of the metaphor, the more it becomes clear that this is no metaphor. Money is only an extreme and specialised type of ritual. [. . .] If faith is shaken, the currency is useless. So too with ritual."[103]

In Douglas's formulation, money is a type of ritual because of the ways in which it orders human experience in time. Douglas's formulation also offers a more positive interpretation of the way ritual makes belief easy (rather than cheap) by making it familiar, unthinking only because it is habitual. In this light, my opening questions, about the meaning of the counterfeiting scribe's act of pretending, set up a false dichotomy. Between intending to deceive and engaging in fanciful play, it seems, there is a third kind of pretense. Practical in its aims, social in its operations, the pretense of money is a shared fiction that we participate in willingly but as a matter of habit or ritual. The ritual of money discourages careful analysis of the power relations it masks and the transaction it marks; too close a scrutiny would expose the phantasmic quality of these relations and threaten the operation of the transaction. The ritual of money encourages, above all, repetition and reproduction: repetition of the exchange, reproduction of debt.

Many philosophers in the modern era have linked money to a crisis of authenticity. If all things can be made equivalent through monetary exchange, each individual thing loses its particularity, its unique essence. Money, according to Marx, reduces personal relations to "the cash nexus,"

turning intangible concepts into commodities and then obliterating the qualitative distinctions between those commodities. Money, writes Marx, is "the confusion and exchange of all natural and human qualities," a profoundly relativizing force that turns "reality into mere imagination": "Thus what I am and what I am capable of is by no means determined by my individuality."[104] For Georg Simmel, money's essence is an "unconditional interchangeability" that serves to "[hollow] out the core of things [. . .] their specific value, and their incomparability."[105] In a similar vein, Baudrillard's analysis of late capitalism links the loss of the gold standard – the loss of an objective referent in the world of finance – to a cultural world in which the free play of signs is "infinite," a hyperreal world, in which "the real is not only that which can be reproduced, but *that which is always already reproduced*."[106] All of these accounts of money's corrosive effects – its tendency to reduce quality to quantity, substance to symbol, originality to reproduction – rely on a profound sense of the present moment's own historical uniqueness. The charter lyrics belie the periodization implicit in this critique of money and of artistic reproduction in a monetized age. They do so, however, not because the monetary belief they evoke is preternaturally modern, but because it is deeply Christological and points to the theological qualities of monetary exchange and reproduction in the modern era as in the medieval.

CHAPTER 2

Secret Debts
Credit and Faith in the Spendthrift Knight Romances

> This worthy man ful wel his wit bisette:
> Ther wiste no wight that he was in dette,
> So estatly was he of his governance
> With his bargaynes and with his chevyssaunce.
> —Chaucer, *General Prologue,* 1.279–282

Chaucer's portrait of the Merchant in the *General Prologue* uses ambiguous syntax to figure the Merchant's ambiguous state. As readers have long noted, the phrase "Ther wiste no wight that he was in dette" could mean *he was in debt, but no one knew about it*, or it could mean *if he was in debt, certainly no one knew it*, or it could mean *he was certainly not in debt.*[1] The first two possible meanings place equal emphasis on the Merchant's appearance of "estatly" or dignified governance of economic affairs, and suggest that the reality of debt is inconsequential compared to the image of credit. The third possible meaning can be supported only if we actually buy into the Merchant's wealthy and dignified appearance. That is, on this interpretation, the narrator does not say that the Merchant is debt-free because he owes no money; rather, the claim is that someone "So estatly" – according to the *Middle English Dictionary*, someone who comports himself "in a manner befitting high rank or great wealth, nobly"[2] – could not possibly be in debt. All three possible interpretations link the Merchant's financial success to his ability to *seem* financially successful, and all three associate debt with shame and secrecy, that which must be kept hidden.

The Merchant and the *General Prologue* as a whole are firmly rooted in the commercial ethos of Chaucer's London, an ordinary world of work and "chevyssaunce." But the motif of the secret or hidden debt also pervades the genre of Middle English romance, a genre concerned with the extraordinary, with social status and individual honour, and with defining nobility both in material and in spiritual terms.[3] While it was once

commonplace to assume an incommensurability between the aristocratic values of romance and the commercial and urban ethos of the late medieval merchant class, recent scholarship has established close and complex links between romance as a literary genre and the ideals, aspirations, and self-fashioning of merchants, as well as those of lawyers, bureaucrats, franklins, and other members of a growing and upwardly mobile middle class.[4] Michael Johnston has identified a "new type of Middle English romance" emerging in the late fourteenth century that was written to reflect and express the socio-economic values and concerns of the growing ranks of the lower gentry.[5] The protagonist of gentry-focused romances "no longer lives at court in the service of a nobleman or a king, but rather now finds himself firmly ensconced in a rural estate. [. . .] His economic foundation, from which he will begin his social ascent, is the manor house, reflective of the living conditions of the English gentry."[6] The romance of the gentry, as Johnston observes, is acutely concerned to expand the concept of gentility to include provincial landowners.[7]

Several romances of this type draw on the motif of the spendthrift knight, a folklore character who falls into debt through excessive largesse and whose social fortunes rise and fall with his material fortune.[8] The honour of the spendthrift knight inheres not primarily in his prowess or his bravery but in his economic status: he wins honour through wealth and loses it through financial mismanagement and poverty. The drama of the spendthrift knight is the drama of debt recovery. The spendthrift romances I consider in this chapter, *Sir Amadace* and *Sir Launfal*, not only reflect the specific and local socio-economic interests of the English gentry, as Johnston has shown; they also reflect the broader economic exigencies of credit and debt in the late fourteenth century. As I will argue, what makes these romances amenable to and generative of mercantile values is their valorization of faith, typically expressed in the narratives as honour or *trouthe*. The faith of the spendthrift knight is manifest dramatically in a willingness to risk, but the risks he takes are not on the battlefield. Rather, the knight takes economic risks, variously extending credit and contracting debt, in cycles of exchange that end up generating profit for the knight and for his community. In this light, *Sir Gawain and the Green Knight* as well as Chaucer's *The Franklin's Tale* may be understood as variations on the spendthrift knight romance. The "trouthe" that Arveragus insists on keeping is a type of credit: it is an index of belief and value, an expression of faith made through risk. The economy of credit at work in *The Franklin's Tale*, moreover, effaces the distinction between monetary exchange and gift exchange, a distinction considered

axiomatic in readings of medieval gift economies. In *Sir Amadace*, *Sir Launfal*, and *The Franklin's Tale*, belief *as such* in relations of social and material exchange, belief that defies strict rationality and that makes risk and sacrifice both possible and profitable, motivates gifts and market transactions alike.

The Economy of Credit in Late Medieval England

As we saw in Chapter 1, the late medieval English economy was thoroughly monetized.[9] But it was at the same time a credit economy, in which loans were frequent and credit sales, particularly those involving deferred payment for goods and services, were "ubiquitous."[10] Trade route disruptions due to war led to a bullion shortage in the second half of the fourteenth century and a "bullion crisis" that lasted from 1375 until roughly 1415.[11] But even when the coin supply was low, payments were calculated using a money of account, or imaginary money, and coinless credit transactions allowed for "immediate transfer or provision of money, goods, services or property in exchange for future payment in some form."[12] By some estimates, as much as half of the goods and services that made up England's Gross Domestic Product in the decades leading up to the Black Death were financed by credit.[13] Due to periodic bullion shortages and ongoing coin shortages, the use of credit, particularly in local markets, only increased in the fifteenth century.[14] Pamela Nightingale has argued that the volume of credit in circulation

> transmitted to the payment system the effects of external crises on the confidence of creditors. Thus, the more that any financial system relied on credit the more vulnerable it became to any sudden shock, social and ecological, as well as economic and political, which aroused anxiety in people with money to invest or spend, causing markets to slow and prices to fall.[15]

At the same time, because English merchants did not have access to banks, as their Italian counterparts did, the high personal risk taken on by English creditors made them especially cautious.[16] For this reason, most credit transactions in fourteenth-century England, particularly those outside of London and outside of the wool trade, were local and short-term.[17] And even as they necessitated the widespread use of credit, coin shortages were also a brake on easy credit because they undermined creditor confidence: "once coin became harder to obtain, [investors] would reduce their lending, raise the interest demanded, or, in extreme circumstances, cease to

lend entirely."[18] The frequency of bad harvests, with attendant fluctuations in grain prices, further undermined the certainty of repayment, as did the arrival of the plague mid-century. In this context, debtor default posed the greatest risk to economic harmony, productivity, and stability; the greatest insurance lay in sound accounting practices. Not unlike the modern stock exchange, in the medieval credit economy, a "high degree of financial risk was [. . .] part of everyday life," and everyone, from merchants to landowners to peasants, "had to adopt coping measures, or rules of thumb, to deal with circumstances of no less 'radical uncertainty' than those [characteristic] of today's world of high finance."[19]

The charter lyrics illustrate the fact that the use of money demands a practice of faith that both embraces and defies money's epistemological opacity: money works in part because we do not know how it works or what it signifies. Such monetary belief is staked on the debt that money represents, on the idea, that is, that our promises to pay will be kept. But if money is a kind of debt, it is also, necessarily, a kind of credit, as monetary theorists beginning with Georg Friedrich Knapp have argued. Similarly, in his *Treatise on Money*, John Maynard Keynes proposed that money originated as a unit of account for measuring taxes paid in wheat or barley.[20] This money of account is the "subject of contract" between creditor and debtor, and the contract itself is "for deferred payment."[21] In this light, credit is "a store of value that has perfect liquidity and can be exchanged at will"; viewed thus, coined money, a token of exchange value, is revealed "in its essence to derive from credit rather than from a hypothetical and unlimited process of exchange."[22] According to Randall Wray, money is "an outstanding debt obligation of one economic agent against another. [. . .] Thus, money bridges a time gap, allowing one to purchase today and to pay later."[23] For Keynes and Wray, then, money originates as a unit of account in which debts are calculated, but it is also the universally accepted form in which debts are repaid . In essence, "to have a dollar is to be owed a dollar."[24] Debt and credit denote the same social relation but from opposing perspectives; the debtor is obligated to her creditor, but the creditor puts her trust in the debtor. [25] The giving of credit also demands a practice of faith, but it is a more active, risk-taking species of faith. If monetary belief is practical and functional because it aims at procuring the goods we need and want, we might say that the faith of credit involves a willingness to lose for the sake of gain *beyond* what we need and want. It is less practical than aspirational.

And if money is a kind of credit, credit is a kind of honour, as Chaucer's portrait of the Merchant suggests. It is closely tied to concepts of social

image, reputation, and prestige. "Trust and reciprocity," writes James Davis, "were the mainstay of all medieval transactions."[26] Davis's work shows that many laws and regulations governing the market and economic practice in fourteenth-century England were implemented to safeguard a "workable" level of trust, including anti-usury laws, which protected borrowers against exorbitant interest, and provisions for damages in debt settlements, which allowed creditors to be compensated for losses incurred when a borrower failed to repay on time.[27] Formal instruments, such as oaths and guild memberships, merchant marks and quality ordinances, and standard weights and measures, all functioned to promote trust in the market. Less formal practices complemented these regulations and practices as local trade and bargaining customs gave rise to a host of social rituals for determining creditworthiness, from "minute gestures" to "amicable greetings" and handshaking.[28] These "acts were performed to establish a level of good faith" so that transaction costs might be lowered and future alliances created.[29]

The crucial importance of reputation for the smooth functioning of credit transactions, and for the late medieval economy as a whole, is signalled by the prevalence of legal ordinances protecting against specific types of economic slander. The early fourteenth-century custumal of Ipswich lays out the procedure for claiming damages for false or malicious slander in the public marketplace ("comoun market") by accusations of "thefte, of robberye, tresoun, falshed, or of ony other wykydnesse."[30] One ordinance deems those who fail to pay by the stipulated time to be "of evyl feith," motivated by "envyous covetyse."[31] As Davis notes, London bakers "regularly advanced credit to female regraters, though a thirteenth-century ordinance prohibited a baker from giving credit 'as long as he shall know such woman to be in debt unto his neighbour.'"[32] One thirteenth-century record of the Court Baron includes a complaint "of disturbing a bargain" brought by a vintner against a man accused of speaking "much ill and villainy of him to the [wine] merchant."[33] Consequently, the merchant "told him right out that he heard tell so much evil of him that he would give him no credit," and the vintner was forced to return home without his promised bargain.[34] These examples, among many others, attest to the way in which late medieval credit grounded material economic transactions in non-tangible and interpersonal values of trust and social image.

The commercial revolution continued to transform England's economy throughout this period in spite of severe labour shortages following the Black Death, and it was "[u]nstinting credit" that made this revolution possible.[35] As Martha Howell notes, "Everyone was in debt, virtually all

the time, whether to neighbors, employers, servants, superiors, fathers, brothers, mothers, or even children. The records kept were rudimentary; many transactions were recorded by tally, or, most often, simply committed to memory."[36] In late fourteenth-century England, moreover, the courts of common law, ecclesiastical, and local customary jurisdictions were "clogged by actions of debt."[37] The number of debt cases in the courts offers obliquely an indication of the total amount of credit in circulation, for the vast majority of credit transactions were conducted without incident, and thus went unrecorded. For merchant debts, the Statutes of Acton Burnell and the Statute of Merchants had been in place since the late thirteenth century, requiring these debts to be entered as recognisances in town rolls and ensuring their swift recovery.[38] Such legal measures were, like the regulation of local markets, designed to smooth the workings of international trade by instilling confidence. Largely, they worked. Commercialism thrived, living standards increased overall, even after the Black Death, and there was a steady increase in the consumption of manufactured and imported goods across all social strata.[39]

The centrality of credit in the late medieval English economy offers a point of continuity with the early modern period. Craig Muldrew opens his study of the early modern English "culture of credit" with a re-reading of the famous passage from Benjamin Franklin's *Advice to a Young Tradesman* that serves as the basis of Max Weber's diagnosis of the Protestant ethic. "Although its aim was profit," writes Muldrew, "what is much more striking about Franklin's advice was its repeated emphasis on the need to maintain credit in order to do this. It was not about the creation of a 'capitalist spirit': all the advice about diligence and frugality was concerned with reputation. Its aim was outward into the community, not inwards, concerning belief." [40] According to Muldrew, Franklin's *Advice* is more accurately understood in an ethical tradition concerned with credit and honesty; in this tradition, wealth was gained through reputation rather than, as in Weber's understanding, individualism and accumulation. Muldrew's study traces in fine detail the expansion of marketing in the first half of the sixteenth century and the "highly mobile and circulating language of judgement" about the creditworthiness of households that developed as a result of this expansion.[41]

Muldrew sees the "economy of obligation" as beginning in the early modern period and pointedly excludes the medieval period from his investigation of early modern credit as based in trust and reputation. But the giving and the use of credit register social judgements about the trustworthiness of both creditor and debtor in all historical periods. The

debtor's future material and moral capacity to make a return payment is certainly at issue; less tangible but equally important is the creditor's trustworthiness. Émile Benveniste's analysis of economic terms in Indo-European languages has shown that, from "the time of the earliest texts the meaning of 'credit' is extended to include the notion 'belief.'"[42] More specifically, Benveniste notes that the Latin verb *credo* corresponds to the abstract noun *fidēs*:

> *Credo*, we shall see, is *literally* 'to place one's **kred*,' that is 'magical powers,' in a person from whom one expects protection thanks to 'believing' in him. Now it seems to us that *fidēs,* in its original sense of 'credit, credibility,' implying dependence on the one who *fidem habet alicui*, designates a notion very close to that of **kred*. It is easy to see, once the old root noun **kred* was lost in Latin, how *fidēs* could take its place as a substantive corresponding to *credo*.[43]

Examples of related and cognate words in Sanskrit, Greek, and Gothic emphasize the religious origins of *credo*, as indeed is the case for all of the economic vocabulary and concepts traced by Benveniste. In the earliest examples, to put one's faith or **kred* in someone is to place one's trust, often in a god, but with an implied reciprocal obligation. The "act of faith," writes Benveniste, "always implies the certainty of remuneration, it is to secure the benefit of what has been pledged that this devotion [Sanskrit *śrad*, Indo-European **kred*] is made."[44] He continues,

> The same framework appears in all manifestations of trust: to entrust something (which is one of the uses of *credo*), that is to hand over to another person without considering the risk something that belongs to you, but which for various reasons is not actually given, with the certainty of receiving back what has been entrusted. It is the same process both for a religious faith in the proper sense, and for trust in a man, whether the pledging is performed by words, promises or money.[45]

Benveniste's analysis implies that there is something fundamentally economic about religious faith, in the reciprocal obligations and exchange between God and humankind, but also that economic faith as a social phenomenon – credit in the marketplace – is historically rooted in religious structures. This analysis also suggests that the debt relationship is a test of both the debtor and the creditor.

The idea that faith founds and propels not only markets but economic processes per se is also central in Georg Simmel's *Philosophy of Money*. Simmel contends that all economies depend upon trust. Moreover, Simmel writes,

> [I]n the case of credit, of trust in someone, there is an additional element which is hard to describe: it is most clearly embodied in religious faith. When someone says that he believes in God, this does not merely express an imperfect stage of knowledge about God, but a state of mind that has nothing to do with knowledge. [. . .] To "believe in someone," without adding or conceiving what it is that one believes about him, is to employ a very subtle and profound idiom. It expresses the feeling that there exists between our idea of a being and the being itself a definite connection and unity, a certain consistency in our conception of it, an assurance and lack of resistance in the surrender of the Ego to this conception, which may rest upon particular reasons, but is not explained by them. Economic credit does contain an element of this supratheoretical belief.[46]

The "supratheoretical belief" that mobilizes economic credit is, like the "currency of reputation" traced by Muldrew, irreducibly social and affective. It is not necessarily irrational, but insofar as it is based upon a "feeling" and "the surrender of the Ego," it is non-rational and interpersonal.

The stock market encapsulates the idea that economic faith is faith in the collective behaviour that is the economy itself. When this tautology is parsed, economic faith – belief in what we believe to be valuable – is legible as *faith as such*. In this light, the contemporary financialization of global capitalism only makes the social and non-rational nature of economic credit visible in a new and radical way. The financial inventions that followed the end of the Bretton Woods system, and the fictitious capital they generate, allow "a larger number of actors to invest in more risky operations, in which the associated gains and losses have increased considerably."[47]

If the expansion of a credit economy depends on the willingness of "actors to invest in more risky operations," what underlies and motivates such willingness? Writing of the late medieval "revolution in the use of money and the increased possibilities of productive investment," Peter Spufford has identified a "radical change in attitudes towards lending" in thirteenth- and fourteenth-century England and Europe.[48] "Coins and ingots," he contends, "instead of being hoarded for safety, or only lent reluctantly at rates of interest that were very high, to compensate for the risks involved, were commonly mobilized for investment. A great dethesaurisation of previously hoarded precious metals added further to the supply of money and its velocity of circulation."[49] This increase in the money supply served in turn to increase the amount of credit in circulation. Spufford argues that such risk-favouring attitudes emerged as

a consequence of the growth of productive investment, but it stands to reason that some change in attitude must also have preceded an original increase in risk-taking economic behaviour. To this end, as we will see, the spendthrift knight serves as a type of economic model, defining generosity as a form of risk-taking and dramatizing the productive returns of financial outlays.

"Outte of dette ful clene": Risk and Sacrifice in *Sir Amadace*

Before the titular hero of the Middle English romance *Sir Amadace* sets off into a self-imposed exile, resolving to put his land up as a pledge and to leave the country until he is able to repay his debts, he makes a great show of wealth. He aims to "be owte of dette full clene" by profiting from his land and by continuing to spend "gold [and] silvyr" (lines 36, 35).[50] He gives lavish gifts to squires and knights and generous alms to the poor. He gives everything that he possesses, in fact, "But evyn forty powunde" (60). His steward has counselled strict economy, advising him to cut expenses and live more frugally until he is able to square his accounts, but Amadace rejects this plan for fear that such tight-fistedness will ruin his reputation:

> I myghte lung spare
> Or all these godus qwitte ware,
> And have noghte to spend;
> Sithun duel here, quere I was borne,
> Bothe in hething and in scorne –
> And I am so wele kennit.
> And men full fast wold ware me,
> That of thayre godes hade bynne so fre,
> That I have hade in honde.
> Or I schuld hold men in awe or threte,
> That thay myghte noghte hor awne gud gete –
> Thenne made I a full fowle ende.
>
> (13–24)

Amadace's concerns here are for his honour, but only insofar as that honour functions as a key element in his local economy. The "hething" and "scorn" that he would attract for revealing his indebtedness would cause a major disruption in the flow of goods and services. If "men" lose their trust in him, or if they fear that they will no longer receive from him, they will no longer be "so fre" with their wealth in return, and the entire

system will collapse. For the sake of the economy, then, Amadace doubles down and gives more than ever before in order to save face. *Ther wiste no wight that he was in dette.*

Amadace is able to pay his debts and to turn a significant profit because he continues to give even in his impoverished state – even in debt, he continues to extend credit. After leaving home, he encounters a grieving widow keeping vigil by a rotting corpse and learns of the risks of such unrestrained expenditure. In life the corpse was a merchant who, like Amadace, earned "thre hundrythe powndee" in rents but spent more than he made in extreme generosity to all (142). His death left his wife to pay his outstanding debts, and she was forced to sell everything – "Hors and naute, shepe and squwyne" (176) – to appease her husband's creditors. But after every last penny is gone, still she owes thirty pounds to a merciless merchant, the generous merchant's antithesis, who prevents the burial of the corpse until he receives what he is owed. Amadace, realizing painfully "ryghte so have I wroghte," feels a powerful kinship with the dead merchant and so uses his last forty pounds to pay the debt plus the cost of an extravagant funeral (210). At this point, once again, Amadace's spectacular generosity creates an illusion of wealth, and thus of honour and nobility, that hides the shameful reality of debt. In a stanza full of sharp dramatic irony, the people of the city talk among themselves, wondering about the "state" of someone so ready to spend so much:

> Lo, how thay demun the gentill knyghte,
> Quen he hade spendut all that he myghte.
> Butte the trauthe full litull thay wote.
> (346–348)

The truth, of course, is that Amadace has finally reached a point where the pure image of credit cannot be sustained without supernatural aid. And it is at this point in the narrative when the religious nature of economic faith, its quality of non-rational belief, is made explicit. Amadace prays to "Jhesu, as Thu deut on tre" for help, confessing his failure of "forloke" but also complaining that his present distress is an unfitting payment for the "kyndenes of [his] gud wille" (427, 403, 424). He is answered by the appearance of a mysterious White Knight, who reassures him that his "curtas" generosity is pleasing to God, who in fact owns all the wealth of the world, and that God will "pay for alle" (468). The White Knight reminds Amadace that his unrestrained giving is but the earthly mirror image of divine grace, and, as such, will undoubtedly be rewarded by the

supreme creditor. If the "act of faith always implies the certainty of remuneration," as Benveniste contends, then this moment casts Amadace as an exemplar, not of generosity, but of faith; or rather, it defines generosity as a kind of risk or trust, a risk for which Amadace has evidently been expecting to be remunerated.

The poet is not subtle in his suggestion that Amadace is meant to be read as an exemplar of faith, for the remainder of the story constitutes an extended evocation of Abraham's near sacrifice of Isaac. The Biblical story begins with the covenant God establishes with Abraham, in which God promises to make Abraham the father of a great nation in the land of Canaan in exchange for the faithfulness of Abraham and his descendants, faithfulness they are required to signify through circumcision. Abraham duly circumcises himself and all the men and boys in his household, while God gives Abraham and Sarah a son, Isaac, in their old age. And yet, despite this reciprocity, God *also* proceeds to test Abraham's faith, demanding that Abraham kill his son as a sacrificial offering, only to stay his hand at the last moment. Abraham's willingness to obey served, for medieval readers, to exemplify the faith of the patriarch. As Augustine explains in his commentary on Genesis, the Biblical story illustrates the power of faith, and not simply blind obedience, but this is clear only when we consider the context of God's pre-existing covenant. Because of this earlier promise, when God commands Abraham to kill Isaac, Abraham obeys because *he could never believe* that God would desire human sacrifice and because he *believed* that his son, on being offered up, would rise again: "*Numquam sane crederet* Abraham, quod uictimis Deus delectaretur humanis; quamuis diuino intonante praecepto oboediendum sit, non disputandum. Verum tamen Abraham confestim filium, cum fuisset immolatus, resurrecturum *credidisse* laudandus est."[51] In Augustine's reading, Abraham obeys because he believes that God is not asking him to sacrifice his son, even though God does, in fact, ask him to do so. Abraham's faith in the justice of God – his faith that God keeps promises and does not require human sacrifice – is strong enough to make him disregard any evidence to the contrary, including the evidence of God's own command. Abraham risks the life of his son, paradoxically, only because he believes that he will not actually lose him. In this, Abraham's act of faith demonstrates the structure and meaning of **kred* observed by Benveniste, "that is to hand over to another person without considering the risk something that belongs to you, but which for various reasons is not actually given, with the certainty of receiving back what has been entrusted."

The White Knight offers to make with Amadace a "forwart" or covenant, in which he will pay all the expenses required to allow Amadace to compete in a tournament, a tournament Amadace is certain to win, thereby winning the hand of the king's beautiful daughter. In exchange, Amadace must promise "evyn to part between us toe / The godus thu hase wonun and spedde" (503–504). The result of the White Knight's investment in Amadace is sheer profit for both: the riches used to pay Amadace's "costage" (494) – the White Knight's outlay – materialize out of thin air in the form of a magical shipwreck. And, in return, Amadace lands a windfall: he wins

> mycull honoure,
> Fild and frithe, towne and toure,
> Castell and riche cite;
> A hundrithe sedis he wan and moe.
> (607–610)

Of this, he keeps half so that he may keep his promise to the White Knight, but the other half he gives to the king of the realm. And, in return, the king gives Amadace his daughter in marriage and then his entire kingdom. When the White Knight returns two years later to claim his portion, Amadace is happy to pay until the Knight reveals that he wants only "half thi child, and halfe thi wyve" (730); that is, he instructs Amadace to cut his wife and child in half. Amadace raises his sword to kill his wife – she is first because Amadace loves her most – and in the nick of time the White Knight stops him. The White Knight is revealed to be the dead merchant whose widow Amadace helped. Amadace has passed the test and lives happily ever after with his (whole) wife and child.

Readers have puzzled over the precise nature and purpose of the test that Amadace has passed. One interpretive strategy involves comparing the near sacrifice of Amadace's wife and son with similar extreme tests in other Middle English romances. In *Amis and Amiloun*, for example, the debt Amis owes to Amiloun can be paid only by the sacrifice of Amis's children. In this romance, the protagonist kills his children so their blood can cure Amiloun's leprosy, which he contracted as divine punishment for intervening to save Amis's life in a trial-by-combat. Amiloun is cured, and the children are miraculously restored. Amiloun is rewarded for his faithful friendship, and Amis is rewarded for his willingness to sacrifice his most precious possession. A shadowy apparatus of divine justice renders the leprosy of Amiloun and its blood-cure logical, if morally problematic. But, by contrast, there is no conceivable reason for the White Knight to

demand the literal division of the bodies of the wife and child. Amadace agreed to divide the goods he wins; even if wife and child are considered chattel, as goods that could be shared in some way – and this is doubtful in a legal sense – in no type of economy would their murder be legible or viable as payment. The White Knight's claim that "evyn to part" *means* destruction by vivisection utterly exceeds the terms of their covenant. Again, God's testing of Abraham offers a closer parallel, as it, too, exceeds the initial terms of the covenant; it is *gratuitous*, as indeed the White Knight's testing of Amadace has been criticized for being.[52] This gratuitousness, which initially seems designed outlandishly to test the hero's faith – his loyalty, fidelity, his *trouthe* or word – ends up serving as a test, not of the debtor, the one who owes his faith, but of the creditor in whom faith has been placed. It also reveals an underlying reciprocity between these two roles, for in any covenant or promise, the giving of faith is mutual. As Augustine explains, this is the reason Abraham takes the risk of binding his son on the altar and raising his knife: he believes and trusts that God is not that kind of God. And God passes the test.

The idea that the test of the near sacrifice works both ways can be hard to discern and is often overlooked because of the vast inequality between the partners of the covenant: Amadace seems utterly to be at the mercy of the White Knight, as Abraham is at the mercy of God. Again, Benveniste's analysis is illuminating. Noting that the family of Latin *fidēs* corresponds in Greek to that of *peithomai*, "obey," which includes the verb *pistoun*, "to make trustworthy, to oblige, to bind by promise," and also *pisteuo,* "to have faith," Benveniste contends,

> If we review the different words associated with *fides* and the circumstances in which they are employed, it will be seen that the partners in 'trust' are not in the same situation, the one who holds the *fides* placed in him by a man has this man at his mercy. This is why *fides* becomes almost synonymous with *dicio* and *potestās*. In their primitive form these relations involved a certain reciprocity, placing one's *fides* in somebody secured in return his guarantee and his support. But this very fact underlines the inequality of the conditions. It is the authority which is exercised at the same time as protection for somebody who submits to it, in exchange for, and to the extent of, his submission. This relationship implies the power of constraint on one side and obedience on the other. It is seen very clearly in the precise signification of the Latin word *foedus*, a 'pact' established originally between two unequal partners.[53]

This relationship that is unequal but reciprocal, in which the one who gives *fidēs* owes obedience and the one who holds *fidēs* owes protection, is

one in which Abraham trusts God but God also trusts Abraham, and both must prove their trustworthiness. This is the archetype underlying the relationship between Amadace, who gives *fidēs*, and the White Knight, who holds it. In the near sacrifice of Amadace's wife, therefore, both Amadace and the White Knight prove their trustworthiness, the one by obeying and the other by demonstrating the power of constraint. This is also the archetype underlying the mutual relationship of creditor and debtor, the one who gives and the one who owes.

Imaginary Money: Fairy Credit in *Sir Launfal*

In Michael Johnston's reading, the motif of the spendthrift knight offers a "compelling resolution" for gentry readers, "assuring them that spending like an aristocrat will pay off in the long run."[54] It is certainly true that, for *Sir Amadace*, constant and unrestrained spending pays off in the long run. In *Sir Launfal*, however, the causal connection between largesse and profit is less direct and much less certain, and Chestre's retelling of Marie de France's twelfth-century lai emphasizes to a much greater degree the inequality of the creditor–debtor relationship. Amadace turns out to be a successful creditor when the merchant's ghost repays the debt of forty pounds with extravagant interest, but Launfal's expenditures seem unconnected to the beneficence Tryamour lavishes on him. Rather, the outrageous test of Launfal that parallels the near sacrifice of Isaac is the test to see if Launfal will be faithful to Tryamour even if it means disobeying their financial contract. The sources of wealth and salvation in the stories – the White Knight, the fairy Tryamour – both are supernatural and mysterious. But whereas Amadace regards the White Knight as his "true fere" and his "brethir," and gives just as much, if not more, than he receives (685, 716), Sir Launfal is Tryamour's utter subordinate and dependent, and he is able to give only his fidelity in exchange for the protection she offers and the untold riches she bestows upon him. The nature and the limits of that fidelity, the *credo* that Launfal places in Tryamour, are put to the test here, and again the testing works both ways, to prove Launfal's faith but also Tryamour's creditworthiness.

The first half of the story tells of Launfal's fall into debt after Guinevere dishonours him by passing him over in the bridal gift-giving ritual. The second half tells of his failure to keep Tryamour's existence and identity a secret. In both cases, Launfal reaches a nadir of poverty and powerlessness as a result of his failure, and in both cases, when he has nothing and his life hangs in the balance, Tryamour rescues him, first by making him her lover

and giving him an inexhaustible purse, second by appearing at his trial to confirm his testimony and prevent him from being hanged. Through Launfal's double failure, the narrative draws parallel connections between public honour and wealth, shame and secret debt. These parallel structures that shape both the form and the content of the story correspond to the dual nature of money: both an abstract object of faith and a material means of accounting and exchange, money is made in *Sir Launfal* by a kind of conjuring, just as honour depends upon the appearance, indeed the illusion, of wealth.

The narrative is intensely concerned with Launfal's social image, with his credit defined as reputation and public status, and with the corresponding imperative that his indebtedness be kept secret. While both *Sir Amadace* and *Sir Launfal* revolve around hidden debts, Amadace keeps his debt a secret above all to prevent a communal economic crisis, but Launfal hides his debt out of an acute concern for his honour as a measure of personal status and precedence. When his companions leave him because he is no longer able to pay for their keep, Launfal pleads, "Tellyth no man of my poverté / For the love of God Almyght!" (14344).[55] Launfal leaves Arthur's court in the first place because he interprets Guinevere's slight as a fatal loss of face:

> Ne ther thar no man, benethe ne above,
> For the Kyng Artours love
> Onowre me never more.
>
> (103–105)

Amadace's continued generosity in spite of his dwindling resources proves profitable, but when Launfal proceeds to spend his remaining money "savegelych," these expenditures are decidedly not returned in the form of counter-gifts or reinvestments. In "greet dette," Launfal is alone. And though he is able to hide his debt from Arthur's court, he is unable to escape the brutal realities of homelessness and want. In Caerleon, where he is languishing, he is snubbed repeatedly "for hys poverté" (187); he complains to the mayor's daughter that he has not had food or drink for three days and could not attend church "for defawte of clothynge" (196–197, 199–202). Riding away on a borrowed horse to escape the scornful stares of "the peple" (203), Launfal reaches a level of abject material poverty that is threatened but never realized in *Sir Amadace*. If Amadace, like Chaucer's Merchant, maintains an image of honour and nobility to hide, and eventually to nullify, the reality of debt, Launfal's social shame and his material lack are inextricable and mutually

reinforcing. Guinevere's initial rebuff, it seems, deprives him of the social status that allows him to participate in the courtly gift economy, and his consequent loss of wealth compounds this dishonour. Poverty and disgrace continue in a positive feedback loop, potentially *ad infinitum*.

By the same logic, when Tryamour appears and offers to make Launfal "ryche," the poet emphasizes the socio-political prestige connected to the purse she gives him, "an alner / Ymad of sylk and of gold cler" (320). Neither Alexander nor Arthur himself possesses an ornament as beautiful and costly as the burnished eagle atop Tryamour's pavilion (267–276); Tryamour declares that she loves Launfal more than "Kyng [or] emperor" (306); and she assures him that "In were ne yn turnement / Ne schall the greve no knyghtes dent" (331–332). At the same time, the sources of Tryamour's wealth and power are shrouded in mystery, in the other-worldly and unknowable magic of fairy, so that Launfal, in order to benefit from them, must abide by the conditions not only of exclusive fidelity but also secrecy. Tryamour presents the contract, first, as a *quid pro quo*, and then adds the extra proviso:

> If thou wilt truly to me take
> And alle wemen for me forsake,
> Riche I will make the.
> (313–318)

> But of o thing, Sir Knight, I warne the
> That thou make no bost of me
> For no kennes mede.
> And if thou dost, I warny the before,
> All my love thou hast forlore!
> (361–365)

Structurally, the *quid pro quo* with a catch recalls the contracts in *Sir Amadace* and, as we will see, in *Sir Gawain and the Green Knight.* It is the "extra," the clause that is not quite what it seems, or that has been hidden only to be revealed when it is too late for the debtor to back out. But it is also the part of the contract that the creditor shows his or her full power and largesse by *not* enforcing. It serves as a register, or a reminder, of the trust-holder's total reserve, the inexhaustible fund out of which what has been given is only a small fraction.

With his newfound affluence, and the social power it brings, Launfal is readmitted to the economy of Arthur's court, where he catches the attention of Guinevere. He first spurns her advances by insisting he "nell be traitoure day ne night" (683). When Guinevere then accuses him of

homosexuality ("Thou lovyst no woman, ne no woman the" [689]), Launfal is so "aschamed" that he is unable to hold his tongue, and he speaks out to defend his honour, thereby breaking the condition of secrecy. In an instant, his purse is empty. If we recall the terms of the contract with Tryamour, it seems that, here, giving love and giving riches are synonymous. Or rather, in remaining "true" to Tryamour and forsaking all other women, but then boasting about it, Launfal has broken the supplementary clause but not the main contract. Guinevere's proposition reveals that, in fact, the contract and its proviso were in some sense mutually exclusive.

The legal trial that ensues investigates the nature of Launfal's credibility, and Guinevere's, its explicit purpose to discover whose claim, in the he said/she said, is more trustworthy. In this way, *Sir Launfal* links debt and credit not only to social image, visibility, and honour but also to the concept of *trouthe*, a term Richard Firth Green has identified as a "keyword" in Middle English. *Trouthe*, as Green explains, was used in four different senses in Ricardian England: legal, ethical, theological, and intellectual.[56] Credit, a kind of economic *trouthe*, combines elements of meaning from all four categories. In a legal sense, the creditor–debtor relationship is one defined by "a promise, a pledge of loyalty, [or] a covenant";[57] in an ethical sense, someone who is creditworthy is someone who has integrity, loyalty, and honour – someone who is trustworthy; in a theological sense, as we have seen, the extending and accepting of credit requires a kind of "supratheoretical belief" and depends upon "the feeling that there exists between our idea of a being and the being itself a definite connection and unity"; and finally, at the most mundane level, the economic function of credit means that the promise to pay a specific amount must be in fact fulfilled with a payment of that amount. All of these senses rest on the idea of a correspondence between what one says or promises and what one does, between a verbal claim about reality and reality itself.

The boast in medieval romance might be considered a declaration of ethical *trouthe*, insofar as the hero's capacity to "make good" on what he claims about himself (his identity, his prowess) is the traditional index of honour.[58] In this light, the way in which Launfal's honour is vindicated is striking. If we compare Launfal's boast to two earlier examples, the singularity of the spendthrift knight becomes clear. In La3amon's depiction of Arthur's defeat of the Saxons at the Battle of Mount Badon, written about 200 years before *Sir Launfal*, Arthur punctuates his military assaults with loud, boastful speeches. Moments before he "smat Colgrimes [the

Saxon leader's] hælm / Þhe amidde to-clæf,"[59] Arthur declares that he will do precisely this:

> Her ich cum Colgrim; to cuðden wit fcullen ræchen
> nu wit fcullen þif lond dalen; swa þe bið alre laðdeft.[60]

The boast and the execution are so close in time that the boast functions like calling the shot in a pool game, and Arthur's supernatural power and prowess are indicated by the perfect, almost automatic, conformity between his word and his deed. In the thirteenth-century romance *Havelok the Dane*, it is similarly inconceivable that the hero would fail to fulfill his oaths, but the execution requires much effort and time. Thus, Havelok declares before God and Goldboru, his beloved, that he will return to Denmark to avenge his evil uncle Godard and reclaim his throne, but then he must travel, prepare, and wait for the right moment to strike.

By contrast, in *Sir Launfal*, after boasting of his lady's beauty, Launfal must wait passively for a year to see if she will vindicate him at his trial, with little hope that she will. His fate is entirely out of his own hands, and any prowess he has demonstrated in tournaments avails him nothing when his life is at stake. Launfal's *trouthe*, expressed in his boast that he has "loved a fayryr woman / Than thou ever leydest thyn ey upon / Thys seven yer and more!" (694–696), upon which his honour rests, is a debtor's *trouthe*. The content of the boast, like Launfal's passivity in fulfilling it, draws attention not to his strength, lordship, or any other of his heroic virtues, but rather to his faithfulness and subservience. Like Amadace, Launfal has placed his faith in a being more powerful than he, and the real test is to see if Tryamour will come to his rescue even though he has failed to keep her secret. Tryamour, as his faith-holder, proves herself creditworthy by extending credit gratuitously, exceeding the terms of their covenant by appearing in the nick of time, proving Launfal's boast, and then carrying him away to live with her in the fairy world.

There is something paradoxical in the way both *Sir Amadace* and *Sir Launfal* treat the practicalities of need and the management of material resources. Neither poet is unrealistic about the base calculations required for the economy of daily life. When Launfal runs out of money, he literally begins to starve. *Sir Amadace* is punctuated with the refrain, "redy monay and rowunde," emphasizing the value of coin currency as opposed to goods or services in kind; we are told the amounts of money that Amadace has and pays, and we are given an itemized list of all the assets the widow must sell in order to stay alive. And yet, both stories reject frugality as a virtue. They reject even the imposition of some moderate restrictions for the sake

of self-preservation, at the same time as both depict the ultimate sources of wealth as magical or phantasm-like. The treasure hoard of the shipwreck and Tryamour's pavilion, these sites of abundance, materialize out of nowhere, but the sense they might be *mere* illusion dissipates once the fruits thereof prove concrete enough to generate power, land, and more wealth. Like money itself, wealth in the romances is both abstract and concrete. It is calculable and necessary for material survival, yet it works in the world, it is generative and productive, only when merchants and knights alike believe in it, and believe in each other.

"Diverse apparences": Debt and Promise in *The Franklin's Tale*

Like *Sir Amadace* and *Sir Launfal,* the plot of Chaucer's *The Franklin's Tale* rests on an act of faith. As in the spendthrift knight romances, in Chaucer's own "Breton lai," this act of faith serves to prove the trustworthiness of all the male characters engaged in relationships of exchange. *The Franklin's Tale* also draws on the motif of the secret debt, linking male honour and economic faith to social image and prestige. In Chaucer's tale, however, the unequal relationship of creditor and debtor is taken out of the misty realms of romance, where ghost merchant-knights and omnipotent fairies exchange obedient fidelity for wish-fulfillment, and is placed in a human and thoroughly disenchanted realm, where the illusions and "diverse apparences" (line 1140) that generate wealth are not real magic but mere smoke and mirrors. In this realm, the covenant that binds the debtor is exposed as the imposition of one will upon another, rather than a bond of true reciprocity. In other words, the fact that the giving and taking of *credo* implies "authority which is exercised at the same time as protection for somebody who submits to it, in exchange for, and to the extent of, his submission" may be unproblematic when the authority belongs to God or some other supernatural figure, but when the relation of inequality binds two people who ought to be or could be equal, then the giving and taking of *credo* becomes a social and moral problem.

When Dorigen tells her husband Arveragus that she has unintentionally promised to love another man, and that this man, Aurelius, is calling upon her to fulfill this supposed obligation, Arveragus responds with calm assurance that all will be well. He tells her to keep her word – in essence, he tells her to have sex with Aurelius – with what has become a famous Chaucerian adage: "Trouthe is the hyeste thyng that man may kepe" (5.1479). Arveragus's faith in his own happy ending is echoed by the

Franklin himself, who interjects to assuage his audience's likely concern that Arveragus is "a lewed man" for sending his wife to Aurelius:

> Herkneth the tale er ye upon hire crie.
> She may have better fortune than yow semeth;
> And whan that ye han herd the tale, demeth.
> (5.1494–1498)

Despite appearances, the Franklin insists, Arveragus is not prostituting his own wife, and this will be clear once we come to the end of the story. What is the reason for Arveragus's trust that "It may be wel, paraventure, yet to day" (5.1473)? And why should we, Chaucer's readers, believe the Franklin when he suggests that Arveragus's motive for giving his wife to Aurelius is pure?

It is beyond doubt that Dorigen did not intend to make a promise. When Aurelius declares his love to her, she has been pining for dozens of lines for her beloved, absent husband and worrying about his safety at sea. She responds to the squire with an unambiguous rejection of his suit:

> By thilke God that yaf me soule and lyf,
> Ne shal I nevere been untrewe wyf
> In word ne werk, as fer as I have wit;
> I wol been his to whom that I am knyt.
> Taak this fynal answere as of me.
> (5.983–987)

Once she has issued this clear rejection, she then continues "in pley," joking with Aurelius, presumably to soften the blow, giving him her "trouthe" that she will "love [him] best of any man" if he removes the rocks from the coast, the very rocks that she fears will threaten Arveragus's safety (5.989–998). Because the removal of the rocks is an impossible feat, and her desire for their removal is an index of her devotion to her husband, Dorigen's playful pledge of her "trouthe" seems to constitute, at this point in the narrative, simply a confirmation or even a reiteration of her original refusal. But when Aurelius hires a clerk learned in the science of "magyk natureel" (5.1125) to create the illusion that the rocks have been removed, he proceeds to demand that she honour her promise to "love" him (5.1329). Arveragus, too, once he has returned from his sea journey, considers her insincere promise one that must be fulfilled; he sends her to Aurelius to keep her "trouthe." Aurelius is so moved by Arveragus's "gentilesse" (5.1527) in handing over his wife that he relents:

> I yowe relesse, madame, into youre hond
> Quyt every serement and every bond
> That ye han maad to me as heerbiforn.
> (5.1533–1535)

The clerk, to whom Aurelius owes a crippling debt of money for his services, is so moved in turn by the "gentilesse" of both knight and squire that he, too, relents: "Sire, I relesse thee thy thousand pound" (5.1613). It would seem, then, that Dorigen's folly in promising her love to two men, whether she meant to or not, provides an opportunity for all three men to demonstrate their exemplary generosity. Indeed, the Franklin glosses the "gentilesse" or nobility that each responds to in the other as the virtue of generosity, thus concluding with the *demande*, "Which was the mooste fre, as thynketh yow?" (5.1622).

Critics have long agreed that medieval romance inscribes generosity – liberality, *largesse* – as a signal virtue of nobility, as indeed Chaucer's Franklin does here.[61] As such, the genre has proven amenable to analyses of gift exchange inspired by Marcel Mauss's classic anthropological study *The Gift*.[62] Ad Putter has argued that the artistic coherence of *Sir Amadace* is apparent only when its plot is read as a series of gifts and counter-gifts.[63] Walter Wadiak's book-length study of Middle English romance links the violence of chivalry to the sublimated violence inherent in gift exchange.[64] Most recently, Robert Epstein traces relations of reciprocity and generosity in the *Canterbury Tales*, arguing that there is a "substantive difference between commodity and gift" and that the story collection envisions "alternatives to commercialised social relations" in the form of gift exchange.[65] In all of these readings, the complex workings of the gift economy are legible insofar as they are defined against commerce.

Mauss described gift exchange in archaic societies as a three-part obligation to give, to receive, and to make a return. Gift economies are defined by bonds of reciprocity, whereas commerce is typically defined by the individual pursuit of profit and the impersonal exchange of alienated objects, or commodities. The objects or services exchanged in a gift economy are imbued with a kind of power; they retain the spirit of the giver in some way, which is why the exchange of gifts creates and maintains social bonds. The gift, according to Mauss, is a "total prestation" (*préstation totale*), a phenomenon that contains all the elements of the social order and that gives simultaneous expression to "all kinds of institutions: religious, legal, moral, and economic."[66] Mauss's political aim was

to show that the logic of the gift functions still in modern society, though less overtly than in archaic societies, and can serve as a moral corrective to the dehumanizing and alienating forces of advanced capitalism.[67] Following Mauss's distinction between gift and commodity, for Putter, the "unifying theme of *Amadace* is the power of the gift," which he defines in opposition to commodity exchange: "Whereas the commodity is alienable [. . .] the gift is not alienated in exchange but extends the donor's sphere of influence."[68] For Epstein, the romance of *The Wife of Bath's Tale* inscribes a "poetics of the gift" that focuses on "social relations rather than profits," while *The Franklin's Tale* concludes with the triumph of the gift over the legalism and "monetary values" that govern commercial transactions.[69] Indeed, on this point Epstein is emphatic: he vigorously defends the "validity of [Aurelius's, Arveragus's, and the clerk's] generosity" as a way of imagining social alternatives to the "legalism and the unyielding logic of the marketplace."[70]

And yet, to see generosity at work in *The Franklin's Tale*, we would have to grant that Arveragus, Aurelius, and the clerk are giving something they are entitled to give. In the case of the clerk, this is easy. He agreed to perform a magic trick in exchange for money. He fulfilled his part of the deal, and then, when the time came to collect his due payment, he forgave the debt and walked away empty-handed. This, it seems, was an act of simple generosity indeed. But the cases of the knight and the squire are different. That both Arveragus and Aurelius purport to "give" something that is not theirs to give, Chaucer signals through Dorigen's complaint. After Aurelius tells her that the rocks have been cleared and reminds her of her "biheste," she laments that she feels caught between "deeth" and "dishonour" (5.1335, 1358). This dilemma is a familiar trope in Chaucer, as is the catalogue of wronged women that Dorigen recites in the lines that follow (5.1367–1456):[71] the virgin daughters of Phidon who drowned themselves to avoid being raped by the Athenians, the Lacedaemonian women who died by suicide to avoid being raped by the Messenians, and the suicide of Lucretia after her rape by Tarquinius. What her complaint expresses, in short, is Dorigen's perception that the dilemma she faces is not one between conflicting contractual obligations, but between rape and suicide.[72] In other words, because she is *unwilling* to have sex with Aurelius, his expectation that she keep her "trouthe" amounts to sexual coercion: "Wel oghte a wyf rather hirselven slee / Than be defouled, as it thynketh me" (5.1397–1398). This fact makes Aurelius's "forgiveness" of her debt to him nothing more than an act of

refraining from raping her, and Arveragus's "giving" of Dorigen strikingly irrational and unmotivated.[73]

Both Epstein in his reading of *The Franklin's Tale* and Putter in his reading of *Sir Amadace* accept the premise that a woman can be given as a gift. For Epstein, the fact that a gift is not a commodity means that the exchanged woman is not objectified. "Women as gifts," writes Epstein, quoting Gregory on the gift culture of Papua New Guinea, "like things as gifts, are never alienated from their clans, and when they are exchanged against thing-gifts mutual indebtedness, rather than prices, is the outcome."[74] For Putter, readers' objections to the White Knight's demand that Amadace's wife and child be killed, on the grounds that we must "distinguish between things we own (commodities) and things we do not (people)[,] [betray] our entanglement in the logic of commodity exchange, which *Amadace* sets itself aggressively against. [. . .] Innocent of our notion of ownership, gift cultures [. . .] make no distinction between 'thing-gifts' and 'person-gifts.'"[75] And yet, the romances themselves deliberately elicit a troubled reaction to the proposed division, in the case of *Amadace*, and the coerced "love," in the case of *The Franklin's Tale*. Indeed, Amadace makes a distinction between thing-gifts and people-gifts explicitly. Eager to share his winnings with the White Knight, he nonetheless recognizes that "my lady for to sloe" would be "grete synne" (749–750). When his wife offers herself so that her husband may keep his "covenand," Amadace swoons and runs mad (783–784). Clearly, we are not meant to accept the "giving" of half his wife as explicable by the logic of the gift. Likewise, Chaucer foregrounds Dorigen's perspective, and her sense that the rhetoric of *trouthe* in this case serves as a smokescreen for the violation of her body and her will, precisely to create the kind of dramatic tension that ought to accompany such a shocking and irrational risk.

If Arveragus's risking of his wife *were* a gift, moreover, there would be no need for secrecy. But from the tale's opening discourse on the need for "pacience" in love (5.773), Arveragus's honour is construed as a matter of keeping up appearances. Even though he promises Dorigen privately that she will enjoy "libertee" in their marriage, that he will forgo the "maistrie" to which he is entitled, publicly he will retain the "name of soverayntee" (5.745–751, 768). Accordingly, when he orders Dorigen to go to Aurelius, although he believes "It may be wel," he worries that it will look bad. His command that she keep hidden her "dette" (5.1578) to Aurelius echoes the secret debt motif of the spendthrift knight romances, but in more ominous tones:

I yow forbade, up peyne of deeth,
That nevere, whil thee lasteth lyf ne breeth,
To no wight telle thou of this aventure –
As I may best, I wol my wo endure –
Ne make no contenance of hevynesse,
That folk of yow may demen harm or gesse.
(5.1441–1446)

Ther wiste no wight that he was in dette

Arveragus's willingness to share his wife with another man despite the moral wrong it constitutes and the intense pain it causes him, therefore, is not a gift given in a spirit of generosity, or to cultivate social bonds of reciprocity, but rather recalls the near sacrifice of Amadace's most precious "goods" and Abraham's near sacrifice of Isaac. As we have seen, there is no conceivable economic, legal, or moral reason for the White Knight to demand the "gory vivisection" of wife and child.[76] Less outlandish, but no more reasonable, Aurelius's demand for Dorigen to "love" him best of any man is, if taken euphemistically, a demand for sex against her will; if taken literally, it is a demand that she desire him in certain way, and such a demand is no more exigible than the demand that a wife be shared between two men by a physical division. The utter irrationality of the test makes the protagonist-debtor's willingness to pay less of a commitment to an ideal (generosity, honesty) and more of an act of pure submission or obedience. Likewise, in both, as in *Amis and Amiloun*, the willingness to sacrifice obviates the need for the actual sacrifice. Arveragus, like Abraham, trusts that "It may be wel, paraventure" – that is, in Benveniste's formulation, he "hand[s] over to another person without considering the risk something that belongs to [him], but which for various reasons is not actually given, with the certainty of receiving back what has been entrusted."

The economy of credit that governs *The Franklin's Tale,* as it governs *Sir Amadace* and *Sir Launfal*, promises future gain in return for the risky expenditure of giving up Dorigen, for Aurelius as well as for Arveragus. While *Sir Amadace* and *Sir Launfal*, as narratives, enjoin belief in the alchemy by which credit makes wealth, Chaucer's *Tale* makes the power that the creditor holds over the debtor into a profound social and moral problem. The clerk that Aurelius hires to remove the rocks is no Tryamour: he is "subtil" but not supernatural (5.1261). He sets out to "maken illusioun, / By swich an apparence or jogelrye" (5.1264–1265), and the Franklin hints that we are not to approve of these "diverse

apparences," for they are "swiche illusiouns and swiche meschaunces / As hethen folk useden in thilke dayes" (5.1292–1293). The language of promises and owing that Aurelius uses to turn Dorigen's joke into an obligation functions analogously to such "hethen" illusions. Deliberately mistaking "apparence" for reality, Aurelius transforms a relationship of relative equality into a relationship of domination, imposing his will on Dorigen by claiming that she *owes* him: "Ye woot right wel what ye bihighten me" (5.1327). This is a point that David Graeber makes often and well, that

> there's no better way to justify relations founded on violence, to make such relations seem moral, than by reframing them in the language of debt – above all, because it immediately makes it seem that it's the victim who's doing something wrong. [. . .] For thousands of years, violent men have been able to tell their victims that those victims owe them something. If nothing else, they 'owe them their lives' [. . .] because they haven't been killed.[77]

The covenants that bind creditors and debtors in medieval romance tend to be voluntary but also mysteriously necessary or unavoidable; what makes *The Franklin's Tale* remarkable in this regard is the fact that the necessity and the binding power of the covenant are exposed as shams. As we will see, *The Wife of Bath's Prologue* and *Tale*, too, insist that the apparently free contract of marriage masks a relation of coercion and violence, justifying it with the language of debt.

Exchange and Debt in *Sir Gawain and the Green Knight*

The spendthrift romances and *The Franklin's Tale* valorize risk-taking expenditures and faithful belief in the unseen by rewarding indebted knights with returns beyond their wildest imaginings, for Amadace and Launfal, and, for Arveragus, with a happy ending in which what was risked but not given is restored. In all three, the image of honour is made possible by keeping secret the reality of indebtedness, although the roles of creditor and debtor are paradoxically hierarchical *and* shifting, and credit and debt are revealed to be the same phenomenon, or relation, viewed from different perspectives. What appears to be an utterly irrational and unnecessary test of the debtor-hero's willingness to sacrifice or give up his beloved turns out to be a test of the creditor-divine's trustworthiness. The hero is willing to sacrifice that which he loves most of all, but it would seem that this willingness is made possible by his faith that the sacrificial object will be restored, like Isaac was restored to Abraham. What matters most, then, is

the willed belief that what appears to be a guaranteed loss will turn out "wel, paraventure."

The hierarchical yet shifting nature of the relation between creditor and debtor is exemplified in the Middle English romance *Sir Gawain and the Green Knight*. This late fourteenth-century romance examines the virtue of *trouthe* through the language of economics, like the spendthrift knight romances, but in a complex plot structured by interlocking exchanges of objects, promises, and secrets.[78] And where the reciprocity of the bond between debtor and creditor is left implicit in *Sir Amadace*, *Sir Launfal,* and *The Franklin's Tale*, *Sir Gawain* focuses on it, highlighting the surprising instability of the distinction between creditor and debtor – surprising because these roles are defined by an asymmetrical relation of power. One might imagine the relative powerlessness of the debtor to be an intractable condition, but the testing of Gawain shows it to be, rather, sometimes indistinguishable from the power of the creditor. The potential for such indistinction is built into the debtor–creditor relation, in the sense that the terms denote the same amount or obligation viewed from different perspectives: the credit of one is the debt of another. As we have seen, such indistinction is also a constituent feature of money, which represents credit and debt simultaneously. Knapp calls this aspect of money "amphibolic."[79] I would like to suggest that *Sir Gawain and the Green Knight* embodies this dual or amphibolic nature of money insofar as it presents the titular characters as equally and reciprocally debtors and creditors.

At first glance, Gawain is the Amadace to the Green Knight's White Knight. Youthful and likeable, he claims to owe all of his worth as a man and knight to Arthur ("for as much as 3e ar myn em I am only to prayse" [356]). In the arming scene of Fitt 2, we learn further that Gawain puts all of his trust ("afyaunce") in the five wounds of Christ (642–643). Receiving Bertilak's generous hospitality, struggling and possibly failing to maintain reciprocity in the exchange-of-winnings game, taking the green girdle from Bertilak's wife without giving anything in return, Gawain spends much of the poem accumulating material and spiritual debts that are as necessary and impossible to repay as his pentangle obligations of perfection are to fulfill. Above all is his outstanding obligation to find the Green Chapel and to receive the return blow, a debt that seems to demand a sacrifice as gratuitous and irrational as those demanded of the spendthrift knights. From Gawain's perspective as a debtor, the Green Knight is both terrifying and powerful. Magical, apparently immortal, unstintingly generous, appearing out of nowhere and acting for reasons undiscernible, the

Green Knight is clearly the one who holds *fidēs*, the one to whom obedience is owed.

And yet, the series of reciprocal exchanges is depicted as emerging out of a desire to test not the obedient fidelity but the reputation of Arthur and his knights. When the Green Knight initially explains his ambiguous intrusion on New Year's Day, he contends that it is simply the unrivalled greatness of Arthur's "los" that provokes the desire to test:

> Bot for los of þe, lede, is lyft vp so hy3e
> And þy bur3 and þy burnes best ar holden,
> Stifest vnder stel-gere on stedes to ryde,
> Þe wy3test and þe worþyest of þe worldes kynde,
> Preue for to play wyth in oþer pure laykez,
> And here is kydde cortaysye, as I haf herd carp –
> And þat hatz wayned me hider ywyis, at þis tyme.
> (258–264)

The bravery, valiance, nobility, and courtesy of Arthur and his men have been the subject of talk ("as I haf herd carp"), and the Green Knight here states that he wants to see if the words will be confirmed by deeds, if the stories that have been told are an accurate representation of reality. The invitation to the test recalls the romance of the spendthrift knight insofar as the plot is set in motion and shaped by a "couenaunt" (I.393) that is not exactly as it seems, a covenant that is eventually revealed to have complex supplementary clauses that were hidden from the protagonist at the outset, and that serve to entrap him by means of a subtle manipulation of the bonds of *trouthe*. And yet, the test that Gawain agrees to perform differs insofar as he is not bargaining in order to climb out of debt. In the opening stanzas of Fitt I, Arthur is in debt to no one, serving rather as the source of all honour and wealth; hence the poet's descriptions of the lavish table at the party, of Guinevere, and of the tapestries that canopy the high dais, "embrawded and beten wyth þe best gemmes / Þa my3t be preued of prys with penyes to bye / In daye" (78–80). Gawain, as a representative of Arthur, has everything and needs nothing, and thus has everything to lose. The Green Knight's intrusion and his challenge to anyone who will take it, to "stifly strike a strok for anoþer," prompts, or, rather, given the absolute demands of honour, forces Arthur to perform his role as creditor in a social ritual for determining creditworthiness.

Likewise, when Gawain sets out on his quest, his identity is emblematized in the pentangle, which claims that its bearer is a man of perfect "trawþe" (626). Recalling that the essence of Middle English *trawþe* is the

fact of correspondence between a verbal claim about reality and reality itself, the structure of the pentangle embodies the principle of correspondence. Although we are told that Gawain places all of *his* trust in Christ (642–643), the pentangle serves to declare that Gawain is, like Christ, trustworthy in the highest degree. He does what he says and he says what he does, in an "endeles knot" (630). The Green Knight's New Year's challenge is, thus, not a test of the spendthrift knight or debtor, but a test of the creditor, which means that, from the Green Knight's perspective, it is Arthur, and vicariously, Gawain, who holds *fidēs*. As such, the challenge initiates a shift where an aristocratic economy of consumption and waste, on display in the feast at Camelot, becomes a productive economy of exchange, epitomized by the exchange-of-winnings game at Hautdesert. Arthur and his knights are called upon "to establish a level of good faith," to perform deeds akin to the "minute gestures" and "amicable greetings" that serve to lower transaction costs and to create future alliances.[80] In this sense, the desire to test, which seems superficially to be a simple chivalric challenge, is in fact an invitation to risk-taking for the purposes of forging social and economic bonds, of opening the insular and self-sustaining court to trade with the wider world. The occlusions and omissions that shape the plot – why does the Green Knight really want to test Arthur, what is Morgan le Fay's role, how does Bertilak's wife really feel about Gawain, in short, what is really happening behind the scenes at Hautdesert – function as the secret debt that the Green Knight's own viability depends on keeping secret. The narrative is so completely focalized through Gawain's perspective that we will never know what the Green Knight owes, or why it is Arthur, through Gawain, who comes to serve as his trust-holder.

The Green Knight makes his indebtedness explicit. When Gawain kneels before him in the Green Chapel on New Year's Day to receive the promised blow of the axe, the Green Knight claims to be repaying a debt: "I schulde at þis Nwe 3ere 3eply þe quyte" (2244). The Green Knight repeats this idea a few lines later, when he declares, after nicking Gawain on the neck, that the debt has been discharged: "I hy3t þe a strok and þou hit hatz – halde þe wel payed. / I relece þe of þe remnaunt of ry3tes alle oþer" (2341–2342). In construing the beheading as a payment that must be returned, the Green Knight suggests that he has been Gawain's debtor since the initial blow was struck, and that in delivering the nick, *his* debt to Gawain has been repaid. One might argue that the use of debt language here is simply ironic understatement, but this would be the wrong figure of speech: the debt the Green Knight speaks of is surely a

metaphorical debt, but it is real debt, a real obligation, nonetheless. That Bertilak, or the Green Knight, is not the trust-holder he initially seemed to be, but is himself beholden, is further underscored in his baffling confession near the end of Fitt 4 that it was Morgan le Fay who sent him in disguise to Camelot to test Arthur and possibly to frighten Guinevere to death. This revelation clarifies only the fact that Bertilak is no more terrifying and powerful than Gawain is himself; as Gawain is Arthur's deputy, so is Bertilak Morgan's deputy. This suggests that Bertilak is no more a fixed and stable source of wealth and power than Gawain is; it suggests, finally, that perhaps there is no such thing as a stable or fixed source of wealth and power.

By the story's conclusion, the striking parallels between the titular characters serve to relativize value in a profound and unsettling way. The reciprocity maintained by their participation in the exchange games suggests a kind of interchangeability between them even as it raises unanswerable questions about the worth of each payment: what kind of kiss is equal to the hunter's quarry? Each knight demonstrates a willingness to sacrifice himself in an irrational and unnecessary test, and, for each, his willingness to risk is rewarded by the restoration of what seemed to be a sheer loss – in the first instance, the Green Knight has been given a magical ability to literally restore his severed head, and, in the second, Gawain is let off with a feinted blow that echoes the near sacrifices of Isaac, Amadace's wife and child, and Launfal. *Sir Gawain*, however, is less than celebratory about the profits won by such a venture. While in Chaucer's *The Franklin's Tale*, the magic by which credit generates profit is cast as a shady illusion, here Gawain likewise concludes that the whole thing was an unfair trick – a scam. In order to reflect in greater detail on the duplicity that Gawain objects to, both in the sense of the deception or illusion involved in credit and in the sense of debt's "amphibolic" nature, I want to conclude this chapter with a brief coda on Chaucer's *The Shipman's Tale.*

Coda: *Creaunce* in *The Shipman's Tale*

Middle English romances use the language of *trouthe* and honour, as well as *dette*, but they do not actually use the Middle English word for credit, *creaunce*. Like modern English *credit*, *creaunce* has what we might call a socio-religious meaning, belief or trust in one's fellow human being or in God, as well as a financial or commercial meaning, as in *to purchase something on credit*.[81] In the sixteenth century, *credit* comes to replace *creaunce*, and over time the socio-religious meaning of *credit* has become

obsolete, but the word was used equally in both senses in Middle English texts.[82] One of the earliest recorded uses of the word in the *Middle English Dictionary* suggests that the religious meaning predates the semantic shift to a financial meaning:[83] the early fourteenth-century *St Patrick's Purgatory* assures us that "3if he ben of gode creaunce [. . .] he no schuld nou3t be þer [in purgatory] ful long";[84] likewise, in 1391, Gower writes of a past "er Rome cam to the creance of Cristes feith."[85] *Mum and the Sothsegger* denounces the excesses of Richard II's court for wasting money and fleecing the poor:

> And 3et, ne had creaunce icome at þe last ende
> With þe comunes curse þat cleued on hem euere,
> Þey had be drawe to þe deuyll for dette þat þey owed.[86]

And it is the Wycliffite Bible that offers one of the earliest uses of *creaunser* (creditor) as a financial term in its rendering of 2 Kings 4:1 ("the creaunser, that is, he to whom the dette is owid, came, that he take my two sonys to seruen to hym") and Proverbs 29:13 ("The pore and the creaunsour metten togidere"). Chaucer's *An ABC,* in an echo of the charter lyrics, uses the word's financial meaning as a metaphor for its religious meaning:

> And with his precious blood he wroot the bille
> Upon the crois, as general acquitaunce
> To every penitent in ful creaunce.
> (59–61)

That Chaucer was alive to the generative potential of the word is especially clear in *The Shipman's Tale*, in which the word *creaunce*, its close association with honour and image, and the financial activity it denotes define the social class of merchants:

> But o thyng is, ye knowe it wel ynogh
> Of chapmen, that hir moneie is hir plogh.
> We may creaunce whil we have a name,
> But goldlees for to be, it is no game.
> (7.287–290)

The merchant of St-Denys describes himself in these lines by way of impressing upon daun John the importance of debt repayment: you may borrow 100 franks, he says in effect, and you can pay it back when you're able, but just be sure that you do pay it. In other words, the merchant is making clear that the money is not a gift but a loan. The emphasis in these lines on reputation and "name" links the passage to the tale's opening, and indeed to the tale's dominant theme, which is the merchant's honour: not

only the honour that depends on liquidity (or the appearance of it) but also, by extension, on keeping a beautiful and well-dressed wife. In other words, if the source of the merchant's wealth is his "name," his honour and reputation, and this name consists as much in his capacity to pay his debts as in his capacity to maintain "a worthy hous," to clothe and adorn his wife "richly," and to host great "festes" and "daunces," then his wealth, like that of the spendthrift knights, is liable to "passen as dooth a shadwe upon the wal" (7.20, 13, 7, 9). At the same time, the intangible nature of wealth in a credit economy means that it is equally liable to grow by means that are both mathematical and mysterious, even magical, as indeed the merchant's assets grow by the means of bills of exchange and his wife's apparently inexhaustible "joly body" (7.423). As such, this passage links *creaunce* to the same economic motifs featured in the romances: promises, faith, and secret debts.

The Shipman's Tale is saturated with the language of commerce and accounting, as readers have long known and scholarship has thoroughly established.[87] John M. Ganim has shown that the financial and conceptual difference between single- and double-entry bookkeeping offers an important key to understanding the interactions between the tale's three principal characters, as well as the tale's ultimate outcome.[88] English account books contemporaneous with *The Shipman's Tale* use "comparatively primitive accounting systems," but the practice of double-entry bookkeeping had been in use in Italy since the early thirteenth century.[89] Chaucer may have encountered it during his time in Italy in 1372–1373; he may also have learned about it through the Italian bankers in England. Although English merchants and bankers were not to take up the practice themselves until the sixteenth century, it is likely that they, and Chaucer, at least knew about it in the later decades of the fourteenth century. Double-entry bookkeeping is so called because it involves keeping two simultaneous records for each transaction: for every debit recorded, the credit must also be recorded. Each transaction "must be recorded twice so as to maintain the balance sheet equation (assets – liabilities = equity) and reveal its effect (if any) on equity: the change in net assets, or profit or loss."[90] Single-entry bookkeeping, the practice of recording each transaction once as a credit or debit, is "inherently periodic" because the task of calculating profits is performed separately from the recording of accounts, after a certain period or number of transactions. Double-entry, by contrast, is "an algorithm for the automatic and continuous production of the means for calculating the rate of return on capital."[91] This technique has been heralded as the midwife of capitalism not only because it constitutes a

more efficient and effective method of accounting but because of what it demands and creates in the way of a rational and calculating mentality.[92] But as Ganim's reading of *The Shipman's Tale* emphasizes, the mentality that the technique fosters above all is a kind of semiotic relativism: the form of tale, its frequent puns and wordplays, and the duplicitous relations among its characters reflect the doubleness of double-entry bookkeeping, in which every loss is also a gain, and in which every value is registered in both monetary and social terms. The accounting technique "involved the understanding that 'every transaction has a dual aspect.' [. . .] Its real value was in its ability to conceive of concrete transactions as also fluid and manipulable abstractions, and it is that sense which permeates *The Shipman's Tale*."[93] More specifically, the merchant's entrenchment in the old periodicity and simplicity of single-entry bookkeeping means he is unable to keep up with his wife and the monk, and their "fluid and manipulable" transactions.

The idea that "every transaction has a dual aspect," and conversely that credit and debt are two sides of the same coin, makes for a more efficient accounting method because it makes the double nature of credit/debt manifest and visible on the page at all times and continuously as fortunes rise and fall. The practice of double-entry bookkeeping renders superfluous the periodical balancing of books, with all the spiritual introspection that such "reken[ynge]" implies, such as the merchant performs "sadly" in his "contour-hous" to see "how that it with hym stood, / And how that he despended hadde his good, / And if that he encressed were or noon" (7.78, 76, 77, 79–81). The growth of capital thus imagined and tracked, as continuous and relative, also makes secret debts more of an *open* secret; the trustworthiness and status of the economic agent are no less important after the advent of double-entry bookkeeping, but the idea that debt is shameful and must remain hidden for one to flourish in the credit economy is no longer paramount. In this way, the "automatic and continuous" mode of accounting makes ever-more demands on a collective and willing suspension of disbelief. In romance, the giving of credit is productive even when its source is illusory; in *The Shipman's Tale*, the giving of credit is productive when its source is not only illusory but deliberately deceptive; even when the faith required for economic exchange veers into foolish credulity – because one is dealing with liars – it yields profitable returns.

CHAPTER 3

Home Economics
The Marriage Debt in The Wife of Bath's Prologue *and* Tale *and* The Merchant's Tale

> In wyfhod I wol use my instrument
> As frely as my Makere hath it sent.
> If I be daungerous, God yeve me sorwe!
> Myn housbonde shal have it bothe eve and morwe,
> Whan that hym list come forth and paye his dette.
> An housbonde I wol have – I wol nat lette –
> Which shal be bothe my dettour and my thral,
> And have his tribulacion withal
> Upon his flesh, whil that I am his wyf,
> I have the power durynge al my life
> Upon his propre body, and noght he.
>
> Chaucer, *The Wife of Bath's Prologue*, lines 149–159

> The feeling of ["guilt"] of personal obligation [. . .], has had, as we saw, its origin in the oldest and most original personal relationship that there is, the relationship between buyer and seller, creditor and [debtor]: here it was that individual confronted individual, and that individual *matched himself against* individual. [. . .] Making prices, assessing values, thinking out equivalents, exchanging – all this preoccupied the primal thoughts of man to such an extent that in a certain sense it constituted *thinking* itself: it was here that was trained the oldest form of sagacity, it was here in this sphere that we can perhaps trace the first commencement of man's pride, of his feeling of superiority over other animals. Perhaps our word "Mensch" (*manas*) still expresses just something of *this* self-pride: man denoted himself as the being who measures values, who values and measures, as the "assessing" animal *par excellence*.
>
> (Friedrich Nietzsche, *The Genealogy of Morals*, Second Essay, Section 8)[1]

Financial debts preoccupy the merchant of *The Shipman's Tale* and, possibly, the Merchant-pilgrim of the *General Prologue*, but the kind of debt that concerns Chaucer the poet most often in the *Canterbury Tales* is the marriage debt. The idea that husbands and wives owe each other marital sex as a sacred

duty, and that, in the conjugal act, they surrender power over their bodies to one another, originates in Paul's first letter to the Corinthians:

> Let the husband render the debt to his wife, and the wife also in like manner to the husband. The wife hath not power of her own body, but the husband. And in like manner the husband also hath not power of his own body, but the wife.[2]

It is the marriage debt that allows the merchant's wife in *The Shipman's Tale* to pay one hundred franks to her husband in the currency of sex, preserving domestic harmony and her husband's honour thereby. Similarly, the answer to the concluding *demande* of *The Franklin's Tale* – who is the most "fre" – hinges on the question of what is owed between husbands and wives, on promises and contracts, on whether Dorigen has "power" over her own body, and on a close association of sex and debt: "For sikerly my dette shal be quyt" (5.1578). And the Parson contextualizes both of these tales by stating the Augustinian precept, also called simply the *debitum*, that husbands and wives "flesshly mowen assemble" for three reasons: to produce children, to avoid the sin of fornication, and to "yelden everich of hem to oother the dette of hire bodies, for neither of hem hath power of his owene body" (10.938, 939). Of all the Canterbury pilgrims, however, it is the Wife of Bath and the Merchant who most extensively and creatively use the concept of the marriage debt. The Wife of Bath does so to justify her power over her husbands and to animate the folklore themes of her tale; the Merchant, to justify May's adulterous dalliance with Damyan.

Literary, critical, and sociological reflections on the economics of marriage typically focus on the "marriage market," the commodification and exchange of potential spouses whose value is measured by their financial assets (dowries, income), physical assets (beauty, fertility), or some combination thereof; it is measured, that is, by whatever "output" they bring to the domestic economy.[3] To be on such a market is to be a human commodity, a piece of property. As Gayle Rubin and Luce Irigaray would remind us, usually it has been women bought and sold in this way, but parents of marriageable girls can also buy husbands on the marriage market, a fact that has furnished the plots of many modern novels, as readers of Jane Austen will attest.[4] Creative literature has tended to deplore the dehumanization that results from the reduction of marriage to commerce, but some prominent economists have asserted the natural applicability of economic principles to the empirical study of real marriage markets. Nobel laureate and free market advocate Gary Becker famously argued not only that individuals are guided by rational self-interest in choosing a spouse but that the "division of output between mates" within

any given marriage depends on the same factors that influence one's choice of partner.[5] The spouse in a marriage who brings less money to the union, or is less attractive, will have to contribute more in other ways to ensure an optimal distribution of resources.[6] Becker's "Theory of Marriage" may not confirm the ideals of romance and humanism in fiction and poetry, but neo-classical economists and utilitarians have argued that, nonetheless, it accurately describes human behaviour in the real world.[7]

The utilitarian application of a market logic to marriage exemplifies the process of commodification, a process by which something once (naturally or traditionally) considered to be outside the domain of commercial exchange is transformed into a commodity that can be bought or sold. In Karl Polanyi's well-known argument, land, labour, and money are the three primary "fictitious commodities": goods that were not created for market exchange, but that, in capitalism, are treated *as though* they are commodities.[8] The marriage market, whether considered as a literary trope or a historical reality, where the goods transformed and traded are human beings, seems to fit Polanyi's definition equally well. Polanyi's classic work *The Great Transformation* attributes the creation of fictitious commodities to an ideology that not only demands a "free" market but that also allows "the market mechanism to be sole director of the fate of human beings."[9] Polanyi, with Marcel Mauss, rejects the "naturalness" of the market economy and its utilitarian logic, a logic of means–end calculation by which individuals seek to fulfill their own interest in the form of material gain. As Polanyi writes, the problem with a market society is "that its economy [is] based on self-interest. Such an organisation of economic life is entirely unnatural, in the strictly empirical sense *exceptional*."[10] Polanyi's critique of the market ideology is three-pronged: he challenges first the self-interested utilitarianism that characterizes the market system; second, the generalization of this utilitarian logic beyond the market; and, finally, the disembedding of the market from social relations such that market forces become autonomous and unchecked by any other value, relation, or concern.

And yet, what has become increasingly clear is that the logic of the market is far from purely utilitarian and rationally calculating. It is, rather, as Weber perceived, a logic of illogic that is often more self-destructive than self-interested; often, it is aimed more at pleasure or consumption than gain or profit.[11] The logic of the market is also driven by what Foucault called a *gouvernmentalité,* a management rationality, or "conduct of conduct," that harnesses the passions, interests, and values of individuals and communities and makes them productive in capitalist terms.[12] As Stimilli observes, capitalism possesses "an ingenious ability to put to work precisely what was 'useless'" – for instance, qualities such as flexibility

and creativity.[13] And it does so not by acting on passive, dehumanized objects who are controlled, bought, and sold by a "market mechanism." If capitalist governmentality puts to work even our most useless, ephemeral, or illogical interests and desires, it does so because we willingly participate in its processes of commodification. If we are human capital, to use Becker's phrase, we are so only to the extent that we choose to manage ourselves as capital.[14] At the same time, what it means to willingly participate, to *choose*, in an economy of debt, an economy based on creditor–debtor relations, is hardly clear. Nietzsche's insight in *On the Genealogy of Morals* was that the creditor–debtor relationship institutes "an ethico-political process of constructing a subjectivity endowed with a memory, a conscience, and a morality that forces him to be both accountable and guilty. Economic production and the production of subjectivity, labor and ethics, are indissociable."[15] The debtor's freedom is constrained by the debtor's guilt, and the "free" market is free only insofar as its subjects are bound by an ethics of guilt and accountability.

The way in which the market system endows human beings with a kind of economic agency that is voluntary and yet constrained by debt finds a striking analogue in the marriage debt as it is defined in early and scholastic Christian theology. The economy produced by the marriage debt is not one in which husbands and wives are commodities to be bought or sold; rather, the *debitum* founds an economy of debtor–creditor relations. In this economy, spouses are neither equals exchanging goods in a free market nor commodified objects, and their participation in the economy depends not on their value as assets objectively measured, at least not primarily, but on a paradoxical freedom and a voluntary investment of self.[16] As such, the marriage debt epitomizes a capitalist governmentality, managing individual lives not through direct or violent control, nor through the generalization of a utilitarian market logic, but rather through the establishment of "norms focused on desires, passions, the same criteria humans use to valuate and choose."[17] In the marriage economy of debt, the primary resource to be produced and managed is the self.

In this chapter, I argue that the marriage debt is an architectonic principle in *The Wife of Bath's Prologue* and *Tale* and in *The Merchant's Tale*: it not only structures their plots and furnishes their themes but also helps to explain the recurring link in *Canterbury Tales* between Christian sacramental marriage and the market economy. I first provide an overview of the marriage debt from its development in Augustine's defense of marriage in *De bona coniugali* to the establishment of marriage as a sacrament in later scholastic theology. This overview contextualizes the Wife of Bath's and the Merchant's references to the "dette," references that

have been noted only in passing by previous scholars, or that, in the case of the Wife, have been read as misappropriations of an economic metaphor.[18] Ultimately, in *The Wife of Bath's Prologue* and *Tale* and in *The Merchant's Tale*, Chaucer suggests that the commercial debt economy derives from the theological debt economy enjoined in the sacrament of marriage. If this is true, then Becker and Polanyi, proponent and opponent of the free market, respectively, may have it backwards: the genius or anomaly of capitalism is not its generalization of a utilitarian market logic to traditionally non-economic domains of life. Rather, the process of generalization moves in the other direction, from the indebted self formed, in part, through sacramental theology, *outward* to debtor–creditor relations beyond the household, from the private *oikonomia* to the public, from the marriage bed to the marketplace.

Managing Desire: The Marriage Debt in Patristic and Scholastic Theology

> We do not suggest that marriage is wrong, but because conjugal relations cannot occur without lust, one should abstain from entering a sacred place [after sleeping with one's wife], because lust cannot occur without fault. For it refers not to fornication or adultery, but to lawful marriage, when it says, "For behold I was conceived in iniquities."[19]
>
> Gratian, *Decretum*, C. 33, q. 4, c. 7

The twelfth-century jurist known as Gratian grounded his legal explication of marriage on Augustine's teaching on the three goods of marriage.[20] In *De bona coniugali*, Augustine begins from the premise that both sexual desire and sexual acts are sinful, and yet he sets out to justify marriage not only as permissible but as a tripartite good, the threefold purpose of which is procreation (*proles*) in a relationship of mutual fidelity (*fides*) that serves as a sacred sign (*sacramentum*).[21] The third good, the sacramentality of marriage, derives from Paul's comment in Ephesians 5:32, that Christian marriage is a bond that signifies the union of Christ with his church.[22] In emphasizing the sacramental, signifying power of marriage, Augustine attempts to forge a middle path between two extreme views current in late antique Christianity: on the one hand, Jovinian's anti-ascetic heresy, which held that marriage was equally valuable to virginity, and, on the other hand, Jerome's refutation of Jovinian, which, according to Augustine, "vilified" marriage excessively.[23] It is by way of explaining the second good of *fides*, itself a virtue "pertaining to any transaction, agreement, or partnership," that Augustine refers to the debt, insofar as each spouse owes

the other sex "not merely in performance of the sexual act to bring forth children [. . .] but also in ministering, so to say, to each other, to shoulder each other's weakness, enabling each other to avoid illicit sexual intercourse."[24] By conceiving of marital sex as a debt, Augustine makes marriage a remedy for the sin of desire, saving marriage from Jerome's condemnation while still preserving virginity as the highest form of Christian life. The *debitum* is designed to contain the dangerous pleasures of the flesh, making marital sex an act of duty, of obedience to a precept, and a dispassionate transaction rather than an indulgence or a sanctioned surrender to an uncontrollable desire.

Paul also wrote, "Melius est enim nubere, quam uri," but Augustine does not say that marriage makes such "burning" licit; rather, he says, in effect, the institution of marriage makes it possible to have sex because you *ought* to, not because you *want* to.[25] First, there is an obligation to procreate; second, there is an obligation to help one's spouse avoid the sin of fornication. The duty to procreate is a duty to community, but the word "debt" is reserved exclusively for the sense in which marital sex constitutes an obligation that spouses have to one another. Weak and vicious people can, if they choose, abuse the marriage debt to satisfy their lust, but this would be the fault of the people, not of marriage. Payment of the debt ideally brings "lust [. . .] under a lawful bond" so that it cannot "float at large without form and loose; having of itself weakness of flesh that cannot be curbed, but of marriage fellowship of faith that cannot be dissolved; of itself encroachment of immoderate intercourse, of marriage a way of chastely begetting."[26] Calling husbands and wives to "minister" to each other, to carry the burden of the other's weakness by having sex, Augustine paradoxically construes the fulfillment of sexual appetite as a kind of sacrifice or renunciation. Viewed cynically, calling sex a debt in this way is akin to calling extortion a debt, as the corrupt summoner does in the *Friar's Tale*: it is a case of self-interested glossing, asserting that a word means its opposite for one's own purposes or gain. But viewed through the lens of Augustinian hermeneutics, to call sex a debt is to insist that the intention or will behind an act determines the meaning of the act. If one has sex with one's spouse to fulfill a selfish, physical desire, then sex is sinful; if one has sex with one's spouse to fulfill one's duty – that is, if one has sex in order to *renounce* one's selfish, physical desire – then sex is permissible.[27] Indeed, it became a well-known maxim in later medieval writing on the sacrament of marriage that marital sex was "a good use of an evil thing."[28]

Although he cites Augustine extensively in Book 4 of his *Commentary on the Sentences*, Thomas Aquinas's discourse on marriage focuses less on the

problem of desire and more explicitly on the problem of power. For Thomas, the marriage debt is a voluntary servitude analogous to entering the religious life. But the language he uses to describe this servitude sounds very much like the language of mastery and governance used by the Wife of Bath, which I quote above as the epigraph to this chapter. Along similar lines, Thomas writes,

> As a servant is in the power of his master, so is one spouse in the power of the other, as is clear from I Corinth. 7. But a servant is bound by the necessity of a precept to render his debt of servitude to his master, as is clear from Romans 13:7: Render your debts to all: tribute to whom tribute is owed, etc. Therefore one spouse is bound by the necessity of precept to render the debt to the other.[29]

Thomas here links the marriage debt of 1 Corinthians to the command enjoining political obedience issued in Romans 13, drawing a clear analogy between the payment of sex in marriage and the subject's payment of taxes to his ruler. The passage in Romans, in turn, echoes Jesus's words in Matthew 22: render unto Caesar the things that are Caesar's, a verse often cited in scholastic discussions about the coinage, that is, discussions about "who owns the money."[30] In this way, Thomas suggests not only that marital sex is a kind of resource to be managed prudently and virtuously in the context of the household, as a principle of *oikonomia*, along with other kinds of material goods, but also that such economic management *is* a form of governance.

At the same time, consent to marriage cannot be forced; as in any legal contract, the parties must enter it freely and willingly for the contract to be valid.[31] For Thomas, the requirement of free will is of the utmost importance because, without it, the payment of the debt is not meritorious. Indeed, in order to count as meritorious – that is, to *count* in the spiritual ledger of salvation – marital sex has to be undertaken in the spirit of a gift, which he defines elsewhere as "an unreturnable giving [. . .] a thing which is not given with the intention of a return."[32] In order for marital sex to yield a salvific return, it must be given freely without the intention or expectation of a return. With this Derridean impossibility asserted, Thomas goes on to explain the apparent oxymoron of free bondage through the language of gift-giving and gratuity:

> A thing may be deemed gratuitous in two ways. In one way, on the part of the deed itself, because, to wit, one is not bound to do it; in another way, on the part of the doer, because he does it of his own free will. Now a deed is rendered virtuous, praiseworthy and meritorious, chiefly according as it

> proceeds from the will. Wherefore, although obedience be a duty [*debitum*], if one obey with a prompt will, one's merit is not for that reason diminished, especially before God, who sees not only the outward deed, but also the inward will.[33]

At stake here is the nature of Christian moral action per se, action that is both freely chosen *and* lawful. One may be "not subject to the law" (Galatians 5:18) only if one's obedience to the law is freely chosen; in this right "spirit," gratuitous obedience transforms the law from an external set of constraints and obligations into an internal condition or state of being. Whereas, for Augustine, the will to obey makes licit an act that would be sinful if motivated by a desire for pleasure, for Thomas, the will to obey makes the act not only licit but virtuous. For Thomas, indeed, marriage is unique among the sacraments in the extent to which it depends upon the will and agency of human beings; he goes so far as to declare, "Matrimonium habet in nobis causam, sed alia quaedam sacramenta solum in Deo": marriage has its cause in us, but the other sacraments have their cause solely in God.[34]

Much has been made in modern scholarship about the principle of equality enshrined in the marriage debt.[35] "[E]ven though in all other things the husband is above the wife as the head is to the body, for indeed *the husband is the head of the wife*," writes Peter Lombard, "yet they are equal in satisfying the debt of the flesh."[36] James Brundage, for example, sees in the debt a relatively radical sexual progressiveness: "The development among the canonists of notions of sexual equality may have been symptomatic of the beginning of a breakdown of the ambivalence that earlier Christian authorities had shown toward the position of women in society."[37] Dyan Elliott counters this positive view by pointing out that the theoretical mutuality of the debt is undermined by the social reality of hierarchy and deeply entrenched misogyny:

> The discrepancy between the equality claims of the marriage debt and the hierarchical matrix from which discussions of the debt are generated casts doubt on the reliability of these claims. In fact, I would argue that this vigorously defended equality masks an irresponsibility tinged with misogyny: it is grounded on the assumption that the same structure would necessarily benefit both husbands and wives.[38]

Moreover, what Thomas Aquinas means by "equality" in the limited arena of the marriage bed is not what modern scholars think of as equality. Rather, as Thomas explains, the type of equality that pertains to the marriage debt is that of proportionality rather than equivalence:

> [T]here are two kinds of equality: namely, of quantity and of proportion. [. . .] Therefore, speaking of the first equality, a man and woman are not equals in matrimony, neither with respect to the conjugal act, in which what is nobler is due the man, nor as regards the management of the home, in which the woman is ruled and the man rules. But as regards the second kind of equality, they are equals in both things. For just as the man is bound to the woman in the conjugal act and in the management of the home in what pertains to a husband, so the wife is bound to the man in those things that pertain to a wife. And in keeping with this it says in the text that they are equals in rendering and requesting the debt.[39]

In other words, husband and wife are equals in the marriage debt insofar as the wife's passivity and subordination are *proportionate to* the husband's activity and domination.[40] In Aristotelian terms, such proportional equality is the principle of distributive rather than commutative justice: to unequal people with unequal needs, unequal amounts should be given.[41] Just as payment of the marriage debt is both free and not free, so are husband and wife both equal and not equal – proportionate but not equivalent – according to the terms of justice that structure the debt.

In setting out the terms for the economic management of desire, Christian sacramental theology does not so much solve the problem of sex for Christians as it *subsumes* it within the paradoxes of freely chosen submission and hierarchical equality. The cultural effort required to make these paradoxes plausible, to sanctify them and instill them, is indicated by the sheer amount of text generated on the question of marriage and the marriage debt: in condemning sexual pleasure and containing sexual desire within marriage, patristic and scholastic theology ends up making the governance of pleasure and desire the central preoccupations of church teaching for laypeople. Moreover, the nice distinctions between having sex and enjoying sex, choosing and obeying, convey an underlying ambivalence about the act they are attempting to legitimate: the technically sound but circuitous arguments seemed designed to grant approval of marital sex while still conveying distaste for it. It is hard to avoid the impression of a great semantic and syllogistic effort to transform an irredeemably base and dangerous act into a source of virtue by means of carefully calibrated measures of control and strategic renunciation. In short, the marriage debt sanctifies heterosexual sex by the letter of the law but retains a spirit of misogyny and fear of the body, while the language of debt and credit is used to sanction and reinforce the power imbalance between husbands and wives by cloaking that imbalance as a kind of economic exchange, that is, a free and equal exchange.

Indebted and Enthralled: The Marriage Debt in *The Wife of Bath's Prologue*

Through the Wife of Bath, Chaucer satirizes the ambivalence, and indeed the hypocrisy, about sex expressed in patristic and scholastic writing on the marriage debt, insofar as the Wife enjoins "free" bondage and relations of proportional equality. But Chaucer also uses the language of debt to describe the paradoxical production of both power and desire as capitalist forms: in the Wife's colourful paraphrase, the Pauline injunction becomes the means by which she "govern[s]" her first four husbands, "after [her] lawe" (3.219). There is a broad critical consensus that, in using the marriage debt to govern her husbands, to make them her "thralls," the Wife of Bath misunderstands, or deliberately misconstrues, the meaning of the *debitum* for her own self-interested ends.[42] Not only does she "[omit] the reciprocity of the marriage debt"; she also seems to confuse marital with monetary debts, or "debts of sex with debts of property."[43] For many readers, then, the Wife misapplies economic motives and values to human relationships that ought to be kept separate and sacred, and her own self-commodification in marriage results from a crass literalization of the *debitum*.[44] An embodiment of market values, the Wife reifies the debt just as she commodifies herself – "al is for to selle" (3.414). What is wrong with the Wife in this reading is what is wrong with monetization generally, insofar as the Wife takes a rule meant to ensure reciprocity, even equality, and wields it as an instrument of domination, at the same time as she trades sex for power and profit.

As Laurie Finke observes, nearly "every critic who has written about the Wife of Bath has remarked on the language of commodification the Wife employs to 'speke of wo that is in mariage' (3)."[45] Whether a critic takes this commodification as evidence of the Wife's concupiscence or as Chaucer's critique of a corrupt social context depends upon the critic's interpretative and political commitments. Thus, D. W. Robertson remarks that the sexual "ransoun" she demands from her husbands turns "her Pauline marriage debt into a means of prostitution."[46] For Finke, as in earlier feminist readings of the Wife of Bath by Mary Carruthers and Sheila Delany, this language of commodification expresses the Wife's identity as a "capitalist entrepreneur," and a figure embodying specifically fourteenth-century mercantile values.[47] According to Delany, the Wife's monetization of marriage and her commodification of her own body show that she has "thoroughly internalised the economic function of the bourgeoisie in reducing quintessentially human activity – love and sexuality – to commercial enterprise."[48] In Finke's reading, the Wife's inability

to distinguish monetary gain from sexual pleasure, marital intercourse from financial transaction, owes to the destabilizing, transformative power of money itself. Echoing Marx, Finke notes that "money can act – almost like a metaphor – to transform one thing into something else, to enable an exchange among dissimilar things."[49] In this way, the Wife's prologue and tale manifest a kind of textual monetization.

But there is also a thread of criticism that attempts to exonerate the Wife from charges of capitalist greed and self-interest by placing her prologue and tale in a context of non-commercial exchanges and non-monetized giving. Robert Epstein acknowledges the fact that the Wife of Bath is "commodity-oriented" in many respects, but he argues that "even within the hyper-commercialised discourse of the Wife of Bath one can still see language that resists market-based explanations and seems to seek for alternatives."[50] The alternatives Epstein has in mind here are those based on the logic of the gift: he uses feminist anthropological accounts of the exchange of women in gift economies to contextualize those elements of *The Wife of Bath's Prologue* and *Tale* that he sees as transcending economic motives and calculations.[51] Epstein's analysis of the gift accords with Alcuin Blamires's reading of the Wife of Bath as a figure of liberality and largesse. For Blamires, the Wife "explicitly (though not consistently) advocates a policy of bodily largesse, and she formulates this by drawing upon the mixed and moral discourses of liberality."[52] The Wife of Bath's largesse, her generous giving of her "bele chose" (3.447, 510), evinces the "inexhaustible credit constituted by female sexuality invoked by the merchant's wife at the end of *The Shipman's Tale*," for whom "sex has the same careless abundance, the same inexhaustible outpouring, as God's grace."[53] In both of these readings, the economy represented by the Wife of Bath is not a capitalist or mercantile one, in which the profit motive drives every action, but its opposite, an economy of liberality, of giving without calculating costs or losses.

If economic approaches that read the Wife as capitalist fail to capture her exuberant, non-rational failures to calculate, ethical and political approaches that read the Wife as exemplar of liberality fail to explain the discourse of exchange that truly does dominate her text. Blamires grants that the Wife's largesse is tempered by a "disconcerting oscillation between generous and appetitive or mercantile impulses," but he does not attempt to reconcile these impulses, concluding only that the character and her texts are defined by contradiction.[54] Epstein's argument, too, rests with an unresolved tension between the Wife's "hyper-commercialised discourse" and the "poetics of the gift" that inform her tale.[55] Epstein, in a move that runs parallel to Blamires's, simply posits that the two economic modes,

commercial and gift, co-exist, even as the Wife is an inherently contradictory figure, one who "commits herself to the marriage system in ways that seem conspicuously to undermine her own interests."[56]

While it is true that texts are sometimes riven by irresolvable tensions, I would like to argue that the apparent contradictions of *The Wife of Bath's Prologue* and *Tale*, particularly those that inhere in the theme of economic exchange, become meaningful and coherent when we read both texts in light of the marriage debt. As we have seen, in this long theological tradition, the conjugal debt is conceived expressly as an economic solution to the problem of sex, but it is a solution that depends on the conditioning of desire, or, as Foucault would put it, on the establishment of norms focused on desires and passions. The tensions that shape *The Wife of Bath's Prologue* and *Tale* are precisely the same as those that shape patristic and scholastic discourse on the marriage debt. In this discourse, sexual bounty and the spirit of liberality emerge out of the very proscriptions and prohibitions intended to contain and control them. The paradox that sees bounty generated by lack, negation, and prohibition is reflected on a rhetorical level in the sheer amount of text generated for the purpose of delineating a restriction, from the early patristic diatribes against sex and marriage to the detailed working out of the canon law by which marriage was established as a sacrament. Tracing the development of the doctrine from St. Jerome – the Wife of Bath's primary interlocutor – to Gratian and Thomas Aquinas, we move from total prohibition, insofar as all sexual desire is sinful, to total requirement, insofar as the marriage debt compels each spouse to pay upon demand. Indeed, in the legal terms laid out in the *Decretum*, the "obligation was absolute: it made no difference, at least in principle, where or when the demand was made; the spouse from whom the debt was required had to comply."[57] *The Wife of Bath's Prologue* and *Tale* show how the marriage debt creates a profitable domestic economy, precisely through the shaping and containment of desire.

In the Wife's reminiscences, an economy of desire and renunciation shapes her five marriages, but what the Wife's experiences show, in an almost direct rejoinder to Augustine, is that the renunciation of a thing, whether it be sex or wealth, creates the desire for it, and propels the circulation of things in exchange: the marriage debt, as all debts do, produces an economy. And if value is generated by lack, then debt is created by credit: the debt the Wife claims from her husbands is created, she argues, from the bounty and largesse she bestows upon them, from the untold pleasures of her *bele chose*. In a mischievous recognition that it is, in part, the problem of pleasure that the marriage debt is formulated to

address, the Wife celebrates with unabashed delight the "actes" made licit by marriage (3.114). And yet, at the same time, she describes sex with her first three "olde housbondes" (3.) as a *debitum* indeed, an act she performs not to indulge her prodigious "appetit" (3.623) but as a sacrifice, a duty she "suffers." It is precisely the renunciatory aspects of sex with her older husbands that render it a form of payment in an economic exchange:

> I wolde no lenger in the bed abyde
> If that I felte his arm over my syde
> Til that he had maad his raunson unto me;
> Thanne wolde I suffer hym do his nycetee.
> And therfore every man this tale I telle,
> Wynne whoso may, for al is for to selle.
> [. . .]
> For wynnyng wolde I al his lust endure.
> (3.409–416)

Lines such as these serve as support for the notion that the Wife turns wifehood into a kind of prostitution. But, arguably, she fulfills the spirit of the debt where the scholastic account delineates only the letter: she pays the debt to her husbands and maintains reciprocity without enjoying the act itself. In winning money from her husbands in exchange for sex, we might even say that she performs all that "pertains" to her as a wife *in proportion* to all that pertains to her husbands. That is, she exchanges with them not directly equivalent goods but proportional goods in that both receive what is most valuable to them.

The reason that sex with her first three husbands was onerous to her, moreover, is not, as we might imagine, that they are physically unattractive, but simply that they desired her "queynte" too much: "They loved me so wel, by God above, / That I ne tolde ne deyntee of hir love" (3.207–208). Their excessive desire for her dampened her desire for them, for, as she explains,

> We wommen han, if that I shal nat lye,
> In this matere a queynte fantasye:
> Wayte what thyng we may nat lightly have,
> Therafter wol we crie al day and crave.
> Forbede us thyng, and that desiren we;
> Preesse on us faste, and thanne wol we fle.
> With daunger oute we al oure chaffare;
> Greet prees at market maketh deere ware,
> And to greet cheep is holde at litel prys:
> This knoweth every woman that is wys.
> (3.515–524)

In these lines, the Wife provides a succinct articulation of the law of supply and demand, a principle that was well-known and oft-rehearsed by the same scholastic theologians the Wife both echoes and challenges on the topic of marriage.[58] It was a law expressed in the ancient maxim, "Omne rarum est pretiosum," and repeated countless times in scholastic discussions of the just price, exchange, and value.[59] Augustine himself recognized that, in times of famine, a loaf of bread is more valuable than a pearl.[60] Likewise, according to Bonaventure, "the farmer labours more in stony and sterile soil, and though his produce is scantier, its value is greater, and those things which it is more difficult to make are often sold for more."[61] The law of supply and demand describes a mechanism the principles of which are closely analogous to the Wife's economy of renunciation and desire, insofar as the lack or scarcity of goods increases their value, their desirability.[62]

The key idea conveyed by the law of supply and demand is also the bedrock of a monetary economy, that material goods do not have an intrinsic value.[63] The Wife's "queynte fantasye" similarly foregrounds the positive feedback loop of scarcity, desire, and value equally in the social economy of marriage as in the material economy of goods and resources. Jankyn, her fifth husband, is "of his love daungerous"; he makes himself scarce, and therefore the Wife loves hym "best" of all her husbands (3.513–514). The desire generated in the Wife for Jankyn by his indifference – and his fine, fair legs – prompts her to give up the power and wealth so dearly bought from her first three husbands: "And to hym I yaf al the lond and fee / That evere was me yeven therbifoore" (3.630–631). Where once she sacrificed her body in the marriage debt, she now renounces, by paying out, her material possessions in exchange for sexual fulfillment. She occupies the role, vis-à-vis the young Jankyn, previously held by her first three husbands. This role reversal confirms the relativity of value posited by the law of supply and demand: the "queynte fantasye" is revealed to be shared equally by men and women, and the value of a thing is revealed to be determined not by its inherent qualities but rather by the desire aroused by its lack.

The way in which the Wife of Bath links economic value and subjective desire is modeled closely on the scholastic discussion of scarcity and price, which begins with Aristotle's distinction between voluntary and involuntary acts. In the *Ethics*, only voluntary acts can be praised or blamed as virtuous or vicious, while acts may be rendered involuntary either by ignorance or by compulsion. Some acts performed under compulsion are not wholly involuntary, for instance if they involve choosing between the

lesser of two evils, as in a man who performs a wrong act in order to save his parents or children from being murdered.[64] This type of compelled but willed action Aristotle considered to be "mixed," neither totally free nor totally forced.[65] Medieval commentators on Aristotle took up this distinction in discussions about the voluntariness of sin, but it also proved foundational in discussions of value, price, and exchange. Alexander of Hales distinguishes between simple will (*voluntas absolutas et simpliciter*) and conditional will (*voluntas comparata et conditionalis*): "The condition in question can have a pulling effect, as when someone who would not sin simply would sin because of some great profit. Or it can have a pushing effect, as when someone would sin in order to escape death, with the removal of which [threat] he would not sin."[66] Likewise, in his *Commentary* on Lombard's *Sentences*, Bonaventure distinguishes between *coactio sufficiens*, as when someone is bound hand and foot, and *coaction inducens*, as when someone is threatened. Inducement, Bonaventure writes, is crucially distinct from force because it leaves the will free.[67] Such distinctions delineating degrees of freedom of the will were brought to bear on the just price insofar as it was conceived to prevent coercion and extortion. Ordinarily, a thing is worth what buyers are freely willing to pay for it.[68] But many factors can affect a buyer's willingness to pay, including extreme need, leading to varying degrees of compulsion, or what Alexander would call *voluntas conditionalis* and Bonaventure would call *inductio*. In such situations, a buyer might be induced to pay an exorbitant price, but their will is not entirely free, and the seller is to blame for exploiting, rather than relieving, their constraint. While scholastic economic analyses focused on material need rather than on sexual demand, the Wife of Bath suggests that both kinds of demand involve a conditioning of the will that increases the subjective value of a good, which in turn increases its market value; both demands tie value to human desire rather than to the intrinsic qualities of a thing.[69]

It is Chaucer's insight, expressed through the Wife of Bath, that the marriage debt governs and channels sexual desire in the same way and for the same reason that the law of supply and demand governs and channels the value of goods in the marketplace. Both the marriage debt and the law of supply and demand name the mechanism by which economic agency is constrained and conditioned, which is the same mechanism by which value is created and desire is stoked. In each instance of winning in the Prologue, likewise, the wills of the exchangers are "mixed," to use the Aristotelian phrase: formally free but in some way influenced or compelled. Scholastic concern with economic freedom typically focused on

need as a kind of compulsion, a compulsion that renders high prices and usury unjust. But the Wife does not express "need" in this sense of the bare means of survival. Rather, she is compelled by desire for that which is precious because rare or hard to get. The fact that the Wife calls this desire a "fantasy" underscores the idea that the structure of debt shaping the marriage economy calls the desire into being precisely by denying it: just as material goods have no intrinsic value, what is desired above all in this economy is something not tangible, stable, or inherent, but whatever it is that you cannot easily have, whatever it is that you lack – something, in other words, not quite real. Moreover, the desire born of debt renders the Wife's household a productive economic unit of vigorously circulating wealth and power. She wins property in exchange for sex from her first four husbands, and exchanges her winnings for sex with Jankyn, only to receive again by the conclusion of her Prologue, with the additional profit of happiness and harmony.

Free Bondage: Economic Power in *The Wife of Bath's Tale*

The Wife of Bath's Tale, scholars have long recognized, falls into the generic category of English "loathly lady" tales, a type of folklore narrative that originated in Irish sovereignty myths. In many of the Irish tales, a territorial goddess appears as an ugly hag who is transformed into a beautiful lady when the hero agrees to marry or have sex with her.[70] In these versions, the marriage or intercourse symbolizes the sacred union of the Sovereignty of Ireland (the *flaitheas na h-Eirenn*), embodied in the shape-shifting woman, with Ireland's rightful ruler, the hero who has proven his right to rule by submitting to the goddess. The English versions are Arthurian romances in which individual virtue, staked on the question of what women desire rather than territorial sovereignty, is decided. In this sense, the English versions may be said to domesticate the Irish myth, insofar as they make what was a story of political and territorial founding into a story of the household. In his *Confessio Amantis,* Gower uses the tale, here called "The Tale of Sir Florent," to illustrate the importance of obedience as a remedy for pride. In "The Weddyng of Syr Gawen and Dame Ragnelle," the eponymous hero agrees to marry the loathly lady in exchange for the answer that will save King Arthur's life. And in Chaucer's version, the public ritual of sovereignty becomes a private battle of the sexes, for the Wife of the Bath uses the story to support the main argument of her Prologue that marital harmony is possible only when husbands surrender "maistrie" to their wives. What

the later English stories share in common with the Irish myths, therefore, is a concern with power: who has it, how is it gained, over whom or what is it exercised?

While the Wife's discourse in the Prologue was premised upon the *debitum*, the precept that makes sex lawful, *The Wife of Bath's Tale* begins with a negative exemplum of that precept and a transgression against the law. The crime of rape committed by the knight precisely and pointedly violates the requirements of free will and mutuality in the marriage debt that the Wife explores in her Prologue.[71] In stark contrast to the Wife, who gives of herself "frely" and willingly in marital exchange, the unnamed "mayde" does not consent – the Wife is emphatic, "maugree hir heed / by verray force, he rafte hire maydenhed" (3.887–888); the sex act here is not a payment of a sacred *debitum* but a kind of theft. The knight's crime raises a "clamour" for justice, and justice in this case means a punishment of death, according to "the statut tho" (3.889, 893). In keeping with the mythological origins of the tale, the Wife emphasizes the historical otherness of an Arthurian world in which knights are executed for wronging women, but she also uses the difference between the mythic past and an implied present to set up a contrast between two different types of power. The law of the land *then* is embodied in the figure of the sovereign, who exercises, in Foucault's words, the power to let live or to make die.[72] Now is a time when "the grete charitee and prayeres / Of lymytours and othere hooly freres, / [. . .] serchen every lond and every streem" (3.865–867); now is a time ruled by pastoral rather than sovereign power. Foucault identifies Christianity as the predominant form of pastoral power; it is "the invention of a binding but not extrinsically coercing power in which people are both individually and collectively involved precisely because they are free. [. . .] The experience of freedom from the law coincides here with a form of total loyalty to the law on the part of everyone's life."[73] For Foucault, pastoral power precedes historically and develops into an economic power that does not constrain from without, does not coerce, but rather works through the values and desires of individuals. Economic power aims, in other words, at the production of a kind of *voluntas conditionalis*, the economically conditioned or impelled will, or, we might say, following the Prologue, an *indebted will* that is both free and not free.

Accordingly, the queen pleads for "grace" (3.895), for a gift from the king, not on behalf of the knight but for herself, that she may be granted the power to decide whether to kill the criminal or to spare his life. The queen's purpose in requesting this gift, as many have pointed out, is to

give the knight a chance at rehabilitation. She charges him to set forth and discover "What thyng it is that wommen moost desiren" (3.905). If he returns in twelve months with the correct answer, his life will be spared; if he fails, he will be punished "by cours of lawe" (3.892). It was Chaucer's innovation to connect the question of women's desire to the crime of rape, and the change has far-reaching consequences for the meaning of the story. Most obviously, under the rubric of poetic justice, the quest implies that rape, sexual intercourse "by verray force," is the sheer opposite of what women desire. Considered in the context of the marriage debt, it is a crime that targets not only one's bodily integrity but, fundamentally, a crime that targets one's will, *voluntas*, that which serves as the basis of morality itself. The quest assigned by the queen is fitting in that it aims at the knight's own *voluntas*: where sovereign power punishes the body, pastoral power teaches penance, a punishment that is not a punishment but an education, a re-shaping of the will, exercised on the mind and heart of the transgressor.

Economic power is manifest in the old woman's success in educating her husband to the point where he freely and willingly hands over the reins of domestic governance, just as the Wife of Bath's husbands freely give her the "bridel" (3.813). In the case of the rapist-knight, his initial marriage to the old woman is a structural and metaphorical expression of his freedom, insofar as he has been freed from the sovereign law of the land *because* he is in her debt: he has made the contract exchanging her knowledge for his compliance. But, at this point in the plot, the knight does not yet desire his fate; he is brought to the marriage bed a most reluctant groom, he is repulsed by his wife's ugliness and age, and he is shamed by her low birth. Necessary for rendering his structural freedom a form of economic agency is the submission of his will in the marriage debt. He must not only have sex with his ugly wife; he must *want* to have sex with her (but only if that's what she wants) – he must change not only, or not primarily, his actions but his desires.

In the Prologue, too, the Wife's husbands' wills are compelled by the Wife's pastoral rule, which she wields primarily in the form of discourse: she *talks* them into submission. As the Pardoner wryly comments, she is a "noble prechour" whose rhetorical skill persuades him to abandon his plans to take a wife (3.165–168). Indeed, a good number of lines in the Prologue are taken up with the Wife's rehearsal of the kinds of verbal abuse she subjected her husbands to, abuse she sums up thus: "They were ful glad whan I spak to hem faire, / For, God it woot, I chidde hem spitously" (3.222–223). The Wife is a preacher and a pastor not only because of her

deft use of Scriptural and patristic *auctors* but above all because she is able to compel her husbands, by convincing them of their guilt, to do what is best for her, which is also, as it turns out, what is best for them. Jankyn is stricken with remorse after striking her; her theatrical outcry, "O! hastow slayn me, false theef? [. . .] / Er I be deed, yet wol I kisse thee" (3.800–802), prompts him to beg for forgiveness, which she grants, and in so doing, becomes once again his governor:

> He yaf me al the bridel in myn hond,
> To han the governance of hous and lond,
> And of his tonge, and of his hond also.
> (3.813–815)

It is a penitential spirit that moves Jankyn to surrender to the Wife, and she, in turn, wields her power benevolently and faithfully. The ultimate picture is not one of competing self-interests but of conditioned desires – desires *trained* to aim at mutual indebtedness and the profitable domestic economy that such indebtedness produces.

Mirroring the Prologue's economy of reciprocal payments between creditors and debtors, Chaucer makes the final transformation of the rapist-knight into an obedient husband the result of a lecture on Christian Stoic virtue. In explaining to him that "gentillesse cometh fro God allone" (3.1162), the old woman is saying, in the mode of Boethius's Philosophy, that he will have what he wants only when he learns to want the right things. She teaches an ethics of renunciation: just as the marriage debt teaches the denial of physical pleasure even in the act of sex, so here does the old woman teach the denial of riches for the sake of true wealth, the denial of bloodline for the sake of true nobility. Once the knight has learned this lesson, he is able to renounce his claim to sovereignty for the sake of economic power; like Jankyn does, he puts himself in his wife's "governance" (3.1231), allowing his desires to yield to hers: "[A]s yow liketh, it suffiseth me" (3.1235). What follows from the knight's self-denial is an economy of exchange, the same economy that shapes the Prologue, expressed in brief. For as soon as the old woman has "[gotten] of [him] maistrie" (3.1236), she gives up her claim. She becomes "bothe fair and good" by day and night (3.1241), and henceforth, we are told, "obeyed him in every thyng" (3.1255). Many readers have found this conclusion disappointing and out of step with the Wife's claim that she, along with all women, desires mastery. Lee Patterson considers the old woman's "pillow-lecture" on gentilesse "entirely traditional" and as evidence that, ultimately, the Wife's conventional desire for mutual affection, for

happiness, in marriage transcends any element of commercial self-interest in her prologue and tale.[74] But this view mistakenly sees commercial self-interest as antithetical to the desire for happiness or affection, or some other apparently non-economic value, and sees both self-interest and happiness as values that are undermined by the relinquishing of mastery. In fact, according to the Wife of Bath, the pursuit of monetary gain, figured as the competition for mastery, is not antithetical to, but dramatically productive of, happiness and mutual affection, but only through an economy of debt, that is, through renunciation and self-abnegation. Renunciation and payment in the marriage economy of debt feeds desire and produces winnings for all – youth, beauty, and husbands "meeke, yonge, and fresshe abedde" (3.1259). Moreover, the closing lines of the *Tale*, in which the Wife curses "olde and angry nygardes of dispence" (3.1263), far from leaving us with a static happily-ever-after, suggest that the domestic economy continues, circulating wealth and power through debt in perpetuity.

In some lights, the equality and freedom promised in the marriage debt appear to be chimeras, or perhaps even deliberate deceptions, although the precise boundary between freedom and coercion, equality and subjection is hard to track because the participants in the debt economy as the Wife depicts it end up desiring, in all sorts of conditioned ways, their own coercion and subjection. The Wife's insistence that "al is for to selle" has been read as expressive of the processes of commodification and monetization eroding late medieval social and communal values. Her celebration of the marriage debt shows the extent to which, and why, human beings willingly participate in these processes. Foucault argued that the capitalist subject is one not bound externally by juridical constraints, who enjoys a formal freedom of the will and yet chooses a kind of economic and institutional bondage. In this light, the entrenchment of capitalist forms depends not necessarily or exclusively on blatant commercialization and monetization but primarily on the "establishment of norms that are not imposed from the outside, but which rely on desires, passions, and actions, and hinge, above all, on the same criteria of evaluation and choice typical of human life."[75] *Homo economicus* is the individual who must be left alone, who must be left free to pursue his desires and interests, precisely and only because he freely chooses to obey the law – as eminently governable, because he governs himself.[76] What *The Wife of Bath's Prologue* and *Tale* illustrate is the extent to which the Biblical and canonical precept of the marriage debt serves as a training ground for such capitalist subjectivization.

"…That ye be nat yvele apayd": The Marriage Debt in *The Merchant's Tale*

Readers have long noted that *The Merchant's Tale* is framed as a response to the marriage debate in *Canterbury Tales*, both to *The Clerk's Tale*, when the Merchant compares his own wife's "passyng crueltee" to "Grisildis grete pacience" (4.1224–1225), and to *The Wife of Bath's Prologue* and *Tale*, when Justinus names the Wife of Bath in a metafictional appeal to her authority in matters "of mariage" (4.1685). But the Merchant responds to the Wife not merely on the conventional topic of the "wo that is in mariage"; as I will show here, *The Merchant's Tale* constitutes a companion piece to *The Wife of Bath's Prologue* and *Tale* more specifically and pointedly in its focus on the governance of desire in debt as the essential link between the marriage economy and the commercial economy. As the Wife of Bath's expertise in marriage is expressed in economic terms, that is, in the terms of exchange, governance, and the profit of debt, so is the Merchant's expertise in "eschaunge" (1. 278) expressed in a tale about marriage. And for both, the economic nature of the conjugal relationship, in which marital sex is deemed a legally obligatory act of "paying one's debt," produces a paradoxical kind of constrained freedom and proportional equality. This freedom, which is also a kind of bondage, and this equality, which is also a kind of subjugation, characterize the moral and political condition of Christian sacramental marriage, as they do the condition of the capitalist subject.

The Merchant's Tale depicts the marriage market more starkly and frankly than any other of the *Canterbury Tales.* In his refutation of Theophrastus's claim that wives are a "dispence" (4.1297), a wasteful expenditure without return, Januarie insists that a wife is a man's most valuable possession, more valuable because more long-lasting than "londes, rentes, pasture, or commune" (4.1313). Januarie's notion that wives are property leads naturally to the idea that choosing a mate is a process of purchasing a commodity:

> Heigh fantasye and curious bisynesse
> Fro day to day gan in the soule impresse
> Of Januarie aboute his mariage.
> Many fair shap and many a fair visage
> Ther passeth thurgh his herte nyght by nyght,
> As whoso tooke a mirour, polisshed bryght,
> And sette it in a commune market-place,
> Thanne sholde he se ful many a figure pace

> By his mirour, and in the same wyse
> Gan Januarie inwith his thought devyse
> Of maydens. [. . .]
>
> (4.1577–1587)

Recall that the Wife of Bath confesses a parallel "fantasye" in her prologue, insofar as she likens the stimulation of interest and desire in the marriage market to the law of supply and demand. For the Merchant, too, the object of desire in an economy of marriage is a "fantasye"; such economic desire aims at something that does not have inherent or objective value, only an unstable, fluctuating market value, a value determined by scarcity or lack. Januarie's desire for the ideal woman – "Hir fresshe beautee and hir age tendre, / Hir myddel smal, hire armes longe and sklendre" (4.1601–1602) – is clearly also a desire for a fiction; the narrative makes it comically clear that the bride he has conjured in his imagination is no more real than the virtuous wife described in the tale's opening ironic encomium. David Aers has drawn attention to the juxtaposition of the "purchasing" of May with the church's role in sanctifying marriage: "she was feffed in his lond" (4.1698) is followed directly by the line "to the chirche bothe be they went / For to receyve the hooly sacrement" (4.1701–1702).[77] According to Aers, this juxtaposition is Chaucer's way of signalling the "normality and culturally sanctioned nature of Januarie's conduct."[78] It is indeed one of the most cynical moments in the tale, when the sacrament is said to have "made al siker ynogh with hoolynesse" the crudely economic transaction that has been contracted between Januarie and May (4.1708).

The encomium to marriage may be ironic because, as the Merchant complains, real women are nothing like Griselda, and yet the ideal marriage it posits is one that optimizes the yields of "housbondrye" (4.1380). It is one in which the basic economic unit is not the individual consumer pursuing their whims and fantasies but the household. This is certainly the ideal that Januarie envisions. When he holds up a mirror in the marketplace, he pictures himself, first and foremost, as a wealthy and virile man uniting with an obedient woman (as pliable as "warm wax" [4.1430]) to have children and make the best use of his material goods – to "wex and multiplye" (3.28), as the Wife of Bath puts it. In this vision, wives are not only resources or chattel; they are also "keepers" of the economy (4.1380), as are husbands. The traditional complaint about the "dispence" of a wife is matched, and its antifeminist force mitigated, by Januarie's complaint about himself, that he feels he has "despended" his body "folily" (4.1403),

underscoring the idea that sound husbandry shuns wastefulness and aims for conservation and productivity, but also that such productivity depends on the active contributions of both spouses. To support this view of ideal marriage, Januarie appeals directly to Augustine's three goods, and the marriage debt itself, creating a clear link between the "greet sacrement" that preserves chastity (4.1319) and women's role in marriage as home economists:

> If he ne may nat lyven chaast his lyf,
> Take hym a wyf with greet devocioun,
> By cause of leveful procreacioun
> Of children to th'onour of God above,
> And nat oonly for paramour or love;
> And for they sholde leccherye eschue,
> And yelde hir dette whan that it is due.
> (4.1446–1452)

The tale's deepest irony is the fact that Januarie misuses the "dette" precisely to justify and sanctify his desire for sex with a much younger woman; he marries to indulge the very sin that Augustine, Thomas, and Gratian devised the *debitum* to remedy and merely gives it the *name* of "housbondrye." The Merchant calls attention to Januarie's abuse of the marriage debt when Januarie declares, in an absurd contradiction of canon law, "in oure actes we mowe do no synne. / A man may do no synne with his wyf, / Ne hurte hymselven with his owene knyf" (4.1839–1840). Moreover, Januarie seems to be guilty also of "immoderately [demanding] the conjugal debt" – a vice that, the *Decretum* explains, is "not permitted" but is, rather, "overlooked on account of marriage."[79] The Merchant-narrator is cagey about Januarie's proclivities, but we do know that he tends to "lyve ful deliciously" (4.2025), building a walled garden with a locked gate that serves as a kind of outdoor sex park, where he might pay homage to "Priapus" (4.2034), and where,

> whan he wolde pay his wyf hir dette
> In somer seson, [. . .] wolde he go,
> And May his wyf, and no wight but they two;
> And thynges whiche that were nat doon abedde,
> He in the gardyn parfourned hem and spedde.
> (4.2048–2052)

What these things might be that are not done in bed we are not told, but it seems clear that, in the terms of the *Decretum*, and against the ideal of chaste, procreative sex that Augustine had in mind, Januarie is treating May "in immodest, shameless, or obscene ways."[80]

May also misuses the marriage debt, but the principle of reciprocity that structures it – reciprocity that dovetails comically with the quid pro quo of *fabliau* justice – renders May's transgression understandable, perhaps even structurally appropriate. Januarie believes that "hir dette" entitles him to have his every sexual whim and wish fulfilled, but the corollary of this entitlement is that May, too, is entitled to sexual fulfillment: "Let the husband render the debt to his wife, and the wife *also in like manner* to the husband. The wife hath not power of her own body, but the husband. *And in like manner* the husband also hath not power of his own body, but the wife." If May was dehumanized and rendered a passive commodity on the marriage market, the marriage debt, by contrast, makes her an economic agent, both a debtor and a creditor. She must bear Januarie's obscene exertions, but precisely because these exertions are odious to her, she wins the upper hand – the *maistrie* – and all the sexual capital in the conjugal economy. To borrow the Wife of Bath's parlance, Januarie desires May's "queynte" too much, and this desire costs him dearly.

The way in which the marriage debt grants May some agency, through a limited equality in marriage, is made more clear when we compare her case to the *Decretum,* as well as to Boccaccio's *Decameron*, Day 2 – another literary treatment of the marriage debt and an analogue of *The Merchant's Tale.* In the *Decretum*, *Causa* 33 introduces the topic of the marriage debt with the following scenario:

> A certain man, who had been impeded by a witchcraft, was unable to pay the debt to his wife. Meanwhile, another man secretly seduced her. She separated from her husband and married her seducer in public. The impotent man confessed in his heart to God a sin that he had committed; consequently, his faculty of knowing his wife was restored, and he took her back. But once he received her, in order to have more time for prayer, and to be pure when approaching the flesh of the Lamb, he took a vow of continence, although his wife did not consent.[81]

This *causa* seems designed to inspire the plot of a fabliau. Indeed, as Grace Delmolino has shown, it very well might have inspired the plot of *Decameron* 2.10, in which the old, rich lawyer Riccardo di Chinzica marries, but then fails to satisfy, the young and beautiful Bartolomea, a

novella which, Delmolino argues, "echoes and edits" precisely this legal scenario.[82]

In Boccaccio's hands, the central tenet of the *debitum*, that husbands are obligated to pay the debt to their wives as wives are obligated to their husbands, becomes a vehicle for playing on the stereotype of female sexual rapacity. A character who seems to materialize out of Augustine's defense of marriage as a necessary institution for those who cannot abstain, for those whose raging sexual appetites would "float at large without form and loose" if not contained in marriage, Bartolomea wants to have sex, and lots of it. It does not seem to matter much who the lucky man is; her complaint, even though her husband is described as "thin, dry, and weak-spirited," is that he does not service her often enough.[83] She becomes melancholic because he, in an attempt to disguise his impotence, insists on keeping to an elaborate schedule of holidays enjoining abstinence, which results in permissible sex just once a month. It is this sexual deprivation that makes Bartolomea quick to settle her affections on her abductor, a pirate named Paganino, when he proves himself able to perform multiple times every night. The *Decretum* is, of course, unambiguous on the legal point that spouses cannot dissolve their marriages on the grounds of impotence or frigidity once the marriage has been consummated; as Gratian writes, "Both evangelical and apostolic authority prove that a wife cannot be separated from her husband when he cannot render the debt."[84] But unconsummated marriages could be annulled, and the very fact that Gratian considers so many different scenarios involving failures to pay suggests a certain amount of popular sympathy for wives whose husbands defaulted. When Bartolomea declares defiantly to Riccardo, "my life with you amounted to one great loss, including both principal and interest" and that she has been forced to look elsewhere for her "profit," the *brigata* seems to take her side, if not morally at least in the sense intended by Dioneo, who tells the story for the purpose of illustrating the nature of women and "of what they are enamoured."[85]

Although 2.10 has not yet been identified as a direct source for *The Merchant's Tale*, it now seems very likely that Chaucer knew the *Decameron* as a whole, borrowed from it, and engaged with its genre, themes, and style.[86] I want to suggest here that there is a strong affinity between *Decameron* 2.10 and *The Merchant's Tale,* so much so that several key features of Chaucer's text come into clearer focus when we read it as a response to Boccaccio, particularly around the question of women's desire and the marriage debt.[87] Both tales begin with rich old men who decide, before they have met any potential brides in particular, to find and marry a

young and beautiful woman, in spite of their own physical unsuitability for such a marriage – rich old men, in other words, who fix on the *idea* of marriage and then attempt, and fail, to impose this idea on a resistant reality. The legal profession of Riccardo, who is a judge, and therefore ought to show better judgement, becomes, in Chaucer's text, the mock parliament in which Januarie's friends (*Placebo* and *Justinus*) offer ineffectual counsel. Grand, festive weddings are followed by anti-climactic wedding nights in which the marriages are consummated only with much effort and medicinal aids. Both wives soon take young lovers. Boccaccio's Riccardo literally loses his wife at sea; Chaucer's Januarie loses sight of his wife when he goes blind. Both poets use sexual puns to facilitate the adulterous deception: in a play on Riccardo's inability to perform, Bartolomea pretends not "to know" him when they are reunited; in a play on the metonymic link between Januarie's procreative aims and his walled garden, between the "clyket" and the phallus (4.2046), May steals the key to the garden's gate and makes a "countrefete" to give to Damyan (4.2121). In the end, both wives end up with their sexual partners of choice, and both husbands end up humiliated.

To be sure, the two texts share much in common simply by virtue of their status as *fabliaux* and their use of the figure of the *senex amans*; but a comparison of the two highlights the pointedness of Chaucer's sympathetic portrayal of May's sufferings in the marriage bed. By contrast with Bartolomea, May is not eager for sex with just anyone. Her shriveled husband does pay his debt, most eagerly and regularly (albeit with the help of special spices and potions), but the narrative makes us feel, excruciatingly, just how unwanted these payments are. Januarie is repulsive and ridiculous, from the "thikke brustles of his berd unsofte, / Lyk to the skyn of houndfyssh, sharp as brere" (4.1824–1825), to the "slakke skyn aboute his nekke [that] shaketh / Whil that he sang" (4.1849–1850). Chaucer's characterization of the lecherous old knight is so finely and brutally detailed that when May begins to make plans to fulfill her own "appetit" (4.2336), it is hard to imagine any audience, medieval or modern, failing to cheer her on. Gratian scolds the husband who seeks chastity: "Should she be made a fornicator by your continence? If she marries another while you live, she will be an adulteress."[88] As Delmolino observes, "this canon neatly encapsulates what all of the merchants in *Decameron* 2.9, with the exception of Bernabò, acknowledge: that women who are sexually neglected by their husbands [. . .] do not simply '[tenere] le mani a cintola' [twiddle their thumbs] while their men are gone (2.10.3). This reality does not make Bartolomea's adultery any less of a

crime, yet neither is it entirely her fault in the eyes of the law."[89] By extension, Chaucer seems to suggest that May's crime is mitigated not by her husband's sexual neglect but, remarkably, by her aversion to him and by her sexual preference for someone younger, more attractive, and more likely to impregnate her. In this radical revisioning of the purpose of the marriage debt, Januarie fails to discharge his obligation not because he is impotent or unable but because May is "yvele apayd" (4.1565, 2392); his tender is unacceptable.

After May receives Damyan's love letter (and then drops it down the privy to destroy the evidence), we read,

> Who studieth now but faire fresshe May?
> Adoun by olde Januarie she lay,
> That sleep til that the coughe hath hym awaked.
> Anon he preyde hire strepen hire al naked;
> He wolde of hire, he seyde, han some plesaunce;
> He seyde hire clothes dide hym encombraunce,
> And she obeyeth, be hire lief or looth.
> But lest that precious folk be with me wrooth,
> How that he wroghte, I dar nat to yow telle,
> Or wheither hire thoughte it paradys or helle.
> (4.1955–1964)

The Merchant-narrator's subtly paraleptic depiction here, both of May's plight and of her realization dawning – "Who studieth now but faire fressh May?" – responds as much to the *Wife of Bath's Tale*, with its quest to discover what women desire, as it does to Bartolomea's indiscriminate libido: whatever it is that women want, Januarie's performance in the bedroom and in the garden are certainly not it. There is, indeed, a striking echo of the marriage bed scene in the *Wife of Bath's Tale,* where the will and body of the young, beautiful spouse are violated by the old, ugly spouse, a violation made possible by debt, which turns out to be, in these texts, a constraint more powerful than direct physical force.

The way in which the marriage debt works as a constraint is dramatized in *The Wife of Bath's Tale* and *The Merchant's Tale* through the theme of rape, which appears in both as the shadow image of marital sex. Sacramental, voluntarily consensual, lawful: marital sex is defined in direct opposition to rape; and yet, both tales suggest that the *debitum* can serve as a smokescreen for coercion. In English legal history from the Middle Ages until the very late twentieth century, the marriage debt was indeed an instrument of rape precisely *because* it is premised on mutual consent and sexual (albeit proportional) equality, insofar as it rendered marital rape

criminally illegible.[90] As Chelsea Skalak puts it, "[if] a husband holds power over his wife's body, and a wife over her husband's, then no possible use of those bodies can be termed rape."[91] *Decameron* 2.10 rehearses a version of this legal invisibility when it depicts the "raptus" of Bartolomea, from her perspective, as a welcome reprieve from her sexual drought. Initially, Bartolomea weeps "bitter tears" and will not be comforted by Paganino's sweet words; when talking fails, Paganino "turned to consoling her with deeds. [. . .] In fact, he was so good at consoling her in this fashion that before they reached Morocco she had completely forgotten about the judge and his laws, and was happier living with Paganino than anyone in the world could be."[92] Any possibility that sex between an abducted woman and her captor might be considered rape is precluded by the running joke about what it is that women really want. The Wife's fairy tale lens reverses the gender roles, so that it is the rapist-knight who is, fittingly, coerced into unwanted sex, which then becomes very much wanted, and the debt he owes to the loathly lady for his life is the force that binds him. But in *The Merchant's Tale* it is May who is passively "wedded [. . .] unto this Januarie" (4.1695) and brought to her wedding bed "as stille as stoon" (4.1818), forced to "obeye[n] be hire lief or looth" (4.1961). Accordingly, the narrative supplies an unequivocal answer to the question of whether sex with Januarie is a heaven or a hell for May when it evokes Claudian's *De raptu Proserpinae* in its "mythological interlude" scene.[93] Aligning Januarie with Pluto and May with Proserpina, this scene suggests that any shrewishness or cuckoldry endured by husbands at the hands of their wives is just payback for the hellish suffering endured by women whose bodies are not their own. The mutual reciprocity of the debt is reimagined here as an eternal tit-for-tat, and the mutual consent upon which the marriage debt is based theoretically is exposed as an empty legal form. The economic reality is the one decried by scholastic theologians as unjust and exploitative, in which one party is compelled or induced by circumstance, or by another's superior power or advantage, to an action they do not freely will.

Through Januarie and May's misuse of the marriage debt, Chaucer illustrates its inherent duplicity: the doctrine attempts to have it both ways, both legitimating and condemning sex, and so it is only appropriate that the tale's representative married people also attempt to have it both ways, using the debt to justify their desires without abiding by the constraints imposed by the debt. The sexual equality instantiated in the *debitum* as it is worked out by Augustine, Gratian, and Thomas Aquinas has proved to be as much a curse as a blessing for women: claims made by

modern scholars heralding the *debitum* as a precursor to what we might consider true or meaningful sexual equality are inaccurate. And yet, the Wife of Bath does seize on the notion that a man must, in Gratian's words, "pay the debt, pay it even when [he] has not demanded it. God will count it as perfecting sanctification, that, although [he] [does] not ask it of her, [he] [pays] it to [his] wife when she asks."[94] This imperative Gratian issues in response to *quaestio* 5, which forbids a husband to take a vow of continence without his wife's consent, because of the risk of tempting the wife into adultery. Here, Gratian imagines a divine cost–benefit analysis, wherein the virtue of continence is a profit (*lucrum*) that does not make up for the loss (*dampnum*) of adultery.[95] As we have seen, the Wife of Bath exploits the terms of this imperative to the fullest; in so doing, she positively exemplifies the principle of the profit made from debt – of putting an evil thing to good use – taught by Augustine. What is made even more clear in *The Merchant's Tale* than in *The Wife of Bath's Prologue* and *Tale* is the extent to which the marriage economy of debt tends to produce the opposite of what the precept of the *debitum* was meant to ensure. That is, the contract of marriage that was, presumably, entered into freely and willingly by Januarie and May, and that promised the free and equal exchange of sex, creates a reality in which Januarie takes his "plesaunce" against May's desire and in which May's desires evade the constraints of marriage in her adulterous union with Damyan. In its government of married bodies and souls, the *debitum* enjoins free payment of conjugal sex, but both the Wife of Bath and the Merchant suggest that such payments can be, paradoxically, indistinguishable from rape. In this way, Chaucer's texts on the marriage debt illuminate the emptiness of the debtor's freedom in an economy of debt. They also dramatize the intimate origins of capitalist governmentality, which is not imposed from without but generated within the cultural dynamics of desire and repression, and within the social relations of marriage and family.

Chaucer's treatment of the marriage debt makes explicit through satire the doubleness of the *debitum*, which imposes equality and freedom through obedience and submission. The debts of Sir Amadace, Sir Launfal, and Arveragus are double in a different sense: here, indebtedness is both a shameful secret and a heroic willingness to risk, insofar as passing the test of the near sacrifice is what allows the knight in all three cases to discharge his hidden debt. The charter lyrics instantiate the doubleness of debt by invoking money's representational power: insofar as Christ's body and blood are made present in the parchment and ink of poetic currency, money can stand for blood or, indeed, for life itself. It can also, as the

marriage debt implies, stand for sex. *The Shipman's Tale* uses this representational power to satirize the faith or *creaunce*, which appears here as foolish credulity, that motivates creditor and debtor alike to make promises and to exchange. In the next two chapters, I turn to William Langland's *Piers Plowman*, where debt is also defined by a troubling and powerful doubleness. The theological starting point of *Piers Plowman* is, as for the charter lyrics, the metaphor of sin as a debt, and both the lyrics and Langland's poem aim ultimately at expressing the terms of pardon, that is, they aim at encapsulating in poetic form the requirements of debt payment as well as debt forgiveness or cancellation. But while the charter lyrics meditate on the suffering and death of Christ, inscribing thereby a sacramental poetics centered primarily on the Eucharist, *Piers Plowman* is more directly and persistently concerned with the sacrament of penance. In Langland's grappling with the components of penance – contrition, confession, satisfaction – and obstacles to penance, the Janus-face of debt makes it difficult to reconcile the dual and necessary aims of justice and mercy. If debt is a word that names, at once, an obligation and a failure to meet that obligation, the task of reconciling the justice of debt payment and the mercy of debt forgiveness is one fraught with difficulties that are semantic and epistemological as well as moral and theological. These difficulties are the main subject and focus of *Piers Plowman.*

CHAPTER 4

"What is ynogh to mene"
Measuring Debt in Langland's Piers Plowman

> Heuene haeth euene nombre and helle is withoute nombre.
>
> William Langland, *Piers Plowman*[1]

> Hell hath no limits, nor is circumscrib'd
> In one self place; for where we are is hell,
> And where hell is, there must we ever be.
>
> Christopher Marlowe, *Doctor Faustus*[2]

> Me miserable! which way shall I fly
> Infinite wrath and infinite despair?
> Which way I fly is hell; myself am Hell.
>
> John Milton, *Paradise Lost*[3]

Near the end of *Piers Plowman*, the Four Daughters of God are debating the relation of justice and mercy in the redemption of humankind. Righteousness, who stands for justice, insists that the sin of Adam and Eve condemns their progeny to hell without exception, "For hit is boteles bale, the bite that they eten" (C.XX 206). Peace, taking up the cause of mercy, counters the univocal Old Law with an interpretation of sin as the means to the higher end of knowing the good – that is, happiness, joy, and the love of Christ. The Old Law, represented by Righteousness and Truth, is perfectly consistent and mathematically precise in its principles and application; the New Dispensation, which frees humankind from the punishment that is rightfully theirs, works in ways more mysterious and must be learned, not merely obeyed, through the experience of contraries. As human beings can only know the light of day because they have experienced the dark of night, so can they know love and eternal joy because they have lived in folly and sin. Truth and Righteousness must be convinced of the reasonableness of forgiveness in terms they recognize and accept, for their initial reactions to news of the Redemption are vehement and categorical. Truth declares, "That thou tellest [. . .] is bote a tale of walterot!" (C.XX 144); and Righteousness concludes that Peace and

Mercy must be either mad or drunk ("Rauest thow? [. . .] or thow art riht dronke!" [C.XX 192]). The terms that convince are those that accord with the law, and with a vision of heaven and earth as rationally ordered and governed by rules of proportionality, balance, and consistency. What Peace and Mercy succeed in showing is that the salvation of humankind does not break the rules of logic and law but conforms to them and fulfills them.[4]

Langland makes an intriguing change from the B to the C text, however, in the concluding lines of Peace's illustrative catalogue of contraries.[5] In the earlier version, Peace adds, "For til *modicum* mete with vs, I may it wel auowe, / Woot no wight, as I wene, what is yno3 to mene" (B.XVIII 215–216). In C, the "modicum," or paltry amount, that was deemed the opposite of "enough" is changed to "moreyne," a catastrophic loss or lack (C.XX 224). In the B text, we can only know what enough means when we have experienced scarcity; in the C text, we can only know enough if we have known utter deprivation. This small change has significant implications for our understanding, and the Dreamer's, of the meaning of "enough" in the poem, for it illustrates a deeper and inherent indeterminacy in the concept of enough itself. "Enough" is Langland's word for sufficiency, the mean between excess and deficiency that not only serves here as an illustrative analogy for salvation but more generally as the definition of virtue. Indeed, determining fair and sufficient quantities is, for Langland, a central part of the workings of justice in the world. For much of the poem, the task of determining "what is yno3 to mene" is accomplished through debtor–creditor relations. Debt serves to measure political, social, and spiritual obligations: it calibrates wages, restitution, and the individual's responsibilities to the community. Likewise, for Langland, the principles of justice and mercy are reconciled in the salvation of humankind because the Redemption is a payment that satisfies the debt of sin. The fact that the debate between the Four Daughters takes place immediately after the Dreamer descends to hell and just before the dramatic harrowing scene underscores the traditional association between the limitlessness of hell and the insatiability of *cupiditas*: for Marlowe and Milton as for Langland, the spatial limitlessness of hell is precisely what renders it a spiritual condition as well as a cosmic region. Because hell has no limits, attests Mephistopheles, you can never escape it. Heaven, by contrast, is a realm of mathematical order and regularity, just as God the creator has "ordered all things in measure and number and weight."[6] All good things embody and reflect these divine calculations; beyond the limits of measure, number, and weight, there is only chaos. Fittingly, the

setting of the debate between the Four Daughters, the antechamber to hell, serves as a vivid reminder of the stakes of determining "what is ynogh to mene." Without the knowing the limit of enough, the Dreamer cannot know how much he owes and cannot, therefore, know how he may save his soul.[7]

According to David Graeber, debts and the language of debt have political and coercive force precisely because a debt is a moral obligation that has been quantified. The quantification of obligation in money, in particular, "allows debts to become simple, cold, and impersonal," and such cold and impersonal debts can then be turned into instruments of political violence of all kinds, including "war, conquest, and slavery."[8] Debt "turns human relations into mathematics," and as soon as the question is one of numbers instead of human beings, abuses and atrocities become imaginable and justifiable. For Langland, the creditor and source of all credit is not a human tyrant but God, and the quantification of sin as a debt is not an act of violence but, rather, a source of solace, for it suggests that there is an end and a limit to sin and that the sinner's debt can be discharged. The poem's ultimate failure to measure the debt of sin expresses Langland's anxiety about salvation, but it also creates an open-ended search for a limit that is never found, a search that is paradoxically profitable in economic terms. The debt that cannot be repaid correlates to needs that cannot be measured, and thus to desires that cannot be checked and boundaries that cannot be known.

The Justice of Debt

Legislation regulating the late medieval English economy was haunted by the figure of the debtor. A series of statutes issued over the course of the thirteenth and fourteenth centuries placed increasing pressure on debtors to repay their creditors on time, but the statutory evolution also reveals the inherent difficulties of enforcing debt payment by legal and punitive means. The preamble to Acton Burnell (1283) states its purpose as the protection of foreign merchants so that they will continue to lend goods and money in England, and will not "refrain to come into this realm with their merchandises, to the damage as well of the merchants, as of the whole realm."[9] With the 1285 revision, the scope of the provision was expanded to apply to all creditors, merchant and non-merchant, foreign and local alike.[10] It seems that many non-merchant creditors took advantage of this broadened scope, requiring their debtors to enrol even petty debts, some as small as halfpennies and farthings. Within a few decades, the system was so

well used that debtors raised a clamour and the provision had to be walked back to apply only to merchant debts once again.[11] The aim of these early statutes is to enforce repayment but not, of course, to abolish debt; on the contrary, the aim was to encourage more credit and thus *more* indebtedness – carefully managed and measured indebtedness following the principles and practices of sound accounting. They entitled merchants to seize defaulting debtors' land and chattel, and debtors could be imprisoned until the debt and its costs were repaid. In practice, however, it seems that sheriffs and other local officials were often bribed not to enforce the debts they recorded.[12] The cost to creditors of bribing sheriffs to act on their behalf meant that creditors typically exercised "patience with their debtors before they proceeded against them."[13] Indeed, another purpose of the 1285 revision was to give the law sharper teeth and to close the loopholes that were regularly exploited by delinquent debtors. Still, the problem of debtors defaulting or absconding seems to have remained significant and troublesome enough to warrant further legislation a century later, when Edward III doubled down on foreign absconders, specifically the Lombards, and also introduced imprisonment for non-merchant debts. The crown and parliament were here reacting in large part to the catastrophic effects of the plague: what the statutes of 1351 and 1353 do not say is that in the wake of the Black Death, debtor default became a greater problem than ever, not because debtors were deliberately evading their creditors but because they and their families simply had not the means to pay or had died before they could settle their accounts. In either case, the penalty of imprisonment, the stiffest measure the law could offer, would be utterly ineffective at achieving the aim of repayment and the continued flow of credit.

The provision on debt recovery and imprisonment in the statute of 1351 appears in a long list of economic regulations, statutory items that are considerably less dramatic in tone than the famous "Treason Act" also included in the legislation.[14] Indeed, the bulk of the statute is written using the precise but passionless terms of the account book: it abolishes auncel weights in favour of balance weights, prohibits coin-clipping and debasement, and above all insists on standard weights and measures in a range of trades, from wool to grain to wine.[15] This collation of items suggests the close conceptual and historical relation between money and debt as forms of measure or units of account. It also suggests that the mandate of imprisonment for non-merchant debts was intended to be coercive rather than punitive; that is, imprisonment is listed here as yet another accounting measure to aid in the management of royal assets and

the economy in general, as a means of ensuring debt repayment and deterring would-be defaulters, rather than as a punishment for a broken promise or breach of faith. The moral and spiritual force of these regulations lies not primarily in conceiving of debt as a contract, and the failure to pay as a breach of faith with the creditor, but as an economic tool such that failure to repay causes damage to the material well-being of the entire realm. Thus "great damage and deceit is done to the People" by the use of diverse weights in the trading of wool; likewise, the use of faulty measures by purveyors is punished as a type of trespass, and faulty accounting in matters of sheep-shearing and wine trading as a type of theft.[16]

In Passūs II–IV of *Piers Plowman*, debt repayment is likewise depicted as an essential accounting tool for the flourishing of the realm and its economy; the "mesure" of careful accounting, in the precise calculation of "dewe dettes," is here the remedy for the political and moral corruption epitomized in the figure of Mede. Andrew Galloway has shown that *Piers Plowman* evinces a "poetics of accounting" – that Langland shares with London's mercantile and political communities "the idea of perfect transparency of needs and profits in commerce [and] an ideal of final and wholly balanced books."[17] The growing emphasis on enforcing debt and encouraging credit by statutory law constitutes one significant factor contributing to the mercantile ethos in which Galloway places Langland and the "textual form of the mercantile account book" evoked by *Piers Plowman*.[18] And yet, most scholars have agreed with Derek Pearsall that Langland was "appalled" by the operations of money and commerce, and was nostalgic for an idealized agricultural community "in which roles are figured on the basis of feudal and manorial relationships."[19] The perception that Langland is opposed to money and commerce has led to a tendency to conflate Mede, as the personification of the type of exchange banished from the ideal kingdom, with money and the money economy. John A. Yunck's classic and still-influential study *The Lineage of Lady Meed* argued that the poem in general and the meed episode in particular express "the perplexity of Langland's whole era [. . .] about the morality of money and a money economy. The new economy was an inescapable fact, but it was confusing, often apparently immoral, and almost always terrifying."[20] David Aers has written extensively about Langland's discomfort with "developments whereby money, economy, and market relations were becoming powerful enough to dissolve traditional personal and ethical ties."[21] Jill Mann asserts that meed "represents unjust profit, bribery, cash payments rather than the reciprocal fulfillment of obligations – in short, money, pure and simple, which has the power to unbalance the just social

relationships established by the life of honest labor and the practice of Christian duty."[22] More recently, Roger Ladd has argued that Langland's rejection of mercantilism focuses on the problematic exchange of spiritual good for material goods, evincing a "discomfort with money" and the conviction that "sin [is] inherent to involvement in the profit economy."[23] And, likewise, William Rhodes reasserts that Mede "personifies 'the power of money,'" which is a source of anxiety in the poem because of the way it "spurs individuals to do things according to obscure or potentially corrupt causes."[24] Galloway's insights on Langland's poetics of accounting notwithstanding, therefore, the view that Langland was suspicious of money and commerce remains deeply entrenched.

Against this view, I argue here that the Mede episode of Passūs II–IV condemns not money and commercial exchange but, rather, gift exchange. This episode depicts maintenance as a practice of exchanging "mesureless" gifts, gifts that are not calibrated precisely to the acts they reward, gifts that foster abuses of power and the subversion of justice. In this, the Mede episode serves as a model for complaints like that of the fifteenth-century alliterative poem *Richard the Redeless*, which charges the advisers of Richard II and the king himself with grave errors of mismanagement.[25] According to the *Richard* poet, maintenance under Richard II resulted in lawlessness and injustice because it elevated unworthy people to positions of power, thereby subverting the rightful hierarchy. Maintenance perverted the course of justice, too, because it constituted a system in which caprice and self-interest held sway over objective rules and the common good, in which circuit judges dealt harshly with the poor who had no money for bribery, and ignored legal accusations unless they were accompanied by payment. Following Langland, the *Richard* poet makes clear the nature of the exchanges that comprise the institution of maintenance: the payments made to judges, as well as the rewards given to servants and liegeman, are not wages but gifts. Such gifts are not strictly calculated or standardized, and they are given in exchange not, or not only, for the performance of specific services, but for loyalty. Gifts of maintenance, in other words, create and support social bonds of reciprocity, but they also make power personal and self-serving.

The Mede episode shows that, for Langland, the virtue of justice is itself a kind of measure, Mede's opposite, and it is realized in relations of equality and proportionality: as Conrad van Dyke has shown, for Langland, justice is a matter of "giving each his due."[26] According to one dominant and Aristotelian definition, money is also a measure; for this reason, just relations are embodied in the payment of wages, or what the

B text calls "mesurable hire" and the C text, "mercede," a word that Langland derives from the Latin *merces* and that, the Middle English Dictionary attests, is used only by Langland: "Ac there is 'mede' and 'mercede' – and both men demen / A desert for som doynge, derne oþer elles" (C.III 290–291). In the C text, meed is a reward given before the action is performed, so that it is an inducement to act in a certain way, rather than a payment for a task completed (C.III 292). It also includes, as the example of the friars illustrates, a reward for actions that should be performed without expectation or promise of reward, as well as excessive rewards – payments that exceed the value of the good or service sold. Mede might be given in the form of money, but more often than money Mede gives precious objects like jewels or furs, or non-material preferments and positions. The important point is that, in all of these transactions, there is an imbalance between the reward and the act it rewards: a gift of meed is a failure to calculate precisely and correctly, a failure of measure. This hierarchy of worldly power, in which personal relations of rank are maintained by gifts of meed, extends down to servants and even beggars, who rely on the generosity of the rich rather than on fair wages. In contrast to rewards given in advance, before any labour or deed meriting reward has been performed, "mercede" is defined as wages paid after work has been completed, a payment of a "dewe dette" (C.III 304). Conscience approves of such debt payment because its mathematical exactness bespeaks, and perhaps produces, a moral correctness, in contrast with meed, which cannot be equated in a clear and precise way to merit.

The changes Langland made to the Mede episode in the C text intensify the poem's concern with "measurelessness" and emphasize the language of debt as a way of distinguishing measureless gifts, extortion, and theft on the one hand, from fair and precisely calculated payment on the other. By adding nearly one hundred lines and changing the terms in which material reward and payment are described, Langland's revision of B.III is "as radical as any he made as he reworked B to create the C text."[27] Beginning at line 290 in the C text, Conscience responds to Mede's highly persuasive defense of the political indispensability of meed by introducing the concept of "mercede." This new term leads into an extended grammatical metaphor that culminates in a millennialist vision of a future in which meed will be banished and mercede and Reason will reign together forever.[28] Following this vision, Mede's role in the poem ends in ignominy when she tries to help Wrong in his trial but is unsuccessful because the King sides with Conscience and Reason. The last word on Mede echoes the first: Holy Church denounced Mede for being inimical to the

Church's "leautee" and laws, and here the King explicitly rejects Mede *so that* he may have "leutee for [his] law" (C.IV 174). Divine grace and the courteous gifts given by kings to their loyal subjects are exempted from Conscience's condemnation only to the extent that these gifts are bound by conditions, and to the extent that the debt incurred by the recipient is made explicit: the fact that divine grace and feudal largesse, too, are economic exchanges must be kept squarely in view in order to avoid the imbalances and moral murkiness of unmeasured gifts: "So god gyueth nothing that *si* ne is the glose / And ryhte so sothly may [cesar] and pope / Bothe gyue and graunte there his grace lyketh / And efte haue hit a3eyne of hem þat don ylle" (C.III 328–331). As in the B text, it is the principle of measure here that most distinguishes deserved payment from bribery, a debt owed from extortion; it is the principle of measure that holds the social and the cosmic order of indebtedness together. In both financial and spiritual terms, mede is defined by imprecision, inconsistency, and caprice, at the same time as it is closely associated with the exercise and demonstration of political power – indeed, the lack of precision is what makes it possible for mede to be used for self-interested gain. Mercede, by contrast, is a mode of exactness, objectivity, equivalence, and clarity. It is fair *because* it is impersonal.

Langland grounds his economic vision on the ideal of fair wages and fair prices, an ideal in which each receives precisely *enough* in exchange for his labour. Far from expressing anxiety about the corrosive effects of money, this in fact suggests the spiritual dangers of the open-ended, non-calculating logic of the gift, as compared to the calculating logic of a market economy. In the allegory of the communal ploughing in Passus VIII, the model is not that of feudal service but of wage payment: after the "dikares and deluares digged vp the balkes," Piers is "apayed and payede hem wel here huyre" (C.VIII 114–115). This system of payment is, like the just price on the market, characterized by commensurability and equality: "Hit is a permutacioun apertly—on peneworth for another" (C.III 313). The rejection of Mede in Passūs II–IV follows seamlessly from the preoccupation with "wastours" in the Prologue, where the primary – at times it seems the only – social and moral problems besetting the "fair field of folk" are the problems caused by people who consume but do not produce, who beg when they should be working, or who win money by avoiding the labour their office requires. Each of these economic offenses involves a kind of measurelessness and creates unbalanced relationships in which what is given does not equal what is taken, thereby foreshadowing the Mede episode. As in Passus IV, where Langland links the mutual love

shared by husband and wife, God and creation, to the fair and precisely calculated payment of a debt, so does his discussion of charity and the Plant of Peace in Passus I conclude with a reminder to the rich and powerful that their treatment of the poor will determine God's treatment of them according to the principle of measure: "For þe same mesure þat 3e meteth [. . .] yoghe shal be weye þer-with whenne 3e wende hennes: *Eadem mensura qua mensi fueritis, remecietur vobis*" (C.I 172–173a).

Langland, Anselm, and the Poetics of Fungibility

The rejection of Mede also leads seamlessly into the poem's sustained emphasis on the necessity of restitution. If, in the political economy, the monetized measures of wages and commercial exchange epitomize justice, in the penitential economy, justice is served by the monetized measure of restitution. In both economies, the closing refrain of *Redde quod debes* expresses the poem's central imperative: pay what you owe, whether it is a matter of duties and obligations or financial debts. Critical studies of the poem by Wendy Scase, Robert Worth Frank Jr., John Alford, and Traugott Lawler, among others, have established the importance of restitution for Langland, the part of penance in which the sinner pays a "debt to another person," an act related to but distinct from *satisfactio*, which is payment of "one's debt to God."[29] The truly contrite are moved to repay ill-gotten gains and to repair any damage they have done to others through sin; as such, restitution, along with confession and satisfaction, is a visible manifestation of contrition.[30] It is also a juncture where the spiritual and material meanings of debt merge. One major thrust of the anti-fraternal position was that friars interfered with this penitential process of restoration by offering to absolve sins of theft and extortion while claiming that almsgiving could replace restitution. Instead of repaying the victim of the theft, the sinner could give a portion of his winnings to the friar as a donation in exchange for absolution. This is the "system" that, according to Traugott Lawler, is the object of Langland's most urgent complaint. [31] Indeed, Langland nowhere allows such a substitution of one monetary payment for another, most of all because such an absolution, granted to someone who is not truly contrite, is sacramentally invalid, but he does allow the possibility of substituting spiritual for monetary payment when the Good Samaritan explains that "sorwe of herte, is satisfaccioun for suche þat may nat paye" (C.XIX 299–300).[32] The mechanism underlying restitution and satisfaction is structurally similar to the mechanism underlying the Redemption itself: it is a

mechanism of substitution or exchange of equivalents. One thing is made equivalent to another through a common measure so that those two things may be exchanged or substituted one for the other. This is the essential structure of all payments. Precisely because the misappropriation of alms in exchange for empty absolution looks so much like other kinds of substitutions, substitutions that *do* constitute valid payments – monetary repayment to restore stolen or extorted goods, real sorrow or contrition to compensate for monetary repayment, the death of Christ on the cross instead of the damnation of humankind – Langland takes such pains to identify and decry the practice.

Langland's profound and abiding concern with debt payment and exchange corresponds to the understanding of the Redemption associated most directly with Anselm of Canterbury in his late eleventh-century work *Cur Deus homo?*[33] In this work, Anselm sets out to defend the logic and necessity of the Redemption not only to Christians, whose doubts and questions are here expressed in the voice of Anselm's student Boso, but also to non-Christians, who, Anselm reports, consider the doctrines of the Incarnation and the Redemption to be "absurd." Anselm's argument rests on the premise that humankind's fundamental relationship with God is one of debtor and creditor. The debt of sin, in his view, is properly understood as a secondary debt, or as a kind of interest accruing on the universal and original debt that all humankind owes to God for their existence. The key point is that the debt of sin is owed to God, not to the devil, as earlier theologians asserted in readings of the "chirographum" in Colossians 2:13–15, a passage which, as we have seen, evokes the Roman practice of debt slavery. For Augustine, as for Origen, Gregory of Nyssa, and Peter Lombard, the Redemption was a "buying back" of human souls from the devil, whose possession of them was justified because they had sinned through free will. As Augustine writes in his commentary on the Psalms, "Pouring out innocent blood, which is our price, [Christ] redeemed the guilty from the captivity in which we were held by the devil, forgiving us our sins. With his blood, he erased the chirographum by which the debtors were bound."[34] The idea that the chirographum of Colossians 2 was a diabolical record of original sin, a receipt of our debt to the devil, was repeated often by later medieval commentators; it also found its way into such widely influential texts as the *Fasciculus morum*, where, as we saw in Chapter 1, it became associated with the charter lyric tradition, and the *Legenda aurea*, where we read that "Eve borrowed sin from the devil and wrote a bond and provided a surety, and the interest on the debt was heaped upon posterity."[35]

Anselm directly opposes this interpretive tradition, stating at the outset, "that writing [*chirographum*] is not diabolic [. . .] but of God. For by the just judgment of God it was decreed, and, as it were, confirmed by writing, that, since man had sinned, he could not have the power to avoid sin or the punishment of sin."[36] Anselm defines sin as a failure to pay our debt to God, and the debt we owe in the first place is the subjection of our wills to God's will in all things.[37] Each human being is born into an original, or what we might call an ontological, debt – the debt that every created being owes to God simply by virtue of the gift of existence. "This is the debt which an angel, and likewise a man, owes to God," writes Anselm. "No one sins through paying it, and everyone who does not pay it, sins. This is righteousness or uprightness of the will. [. . .] This is the sole honour, the complete honour, which we owe to God and which God demands from us."[38] Adam and Eve's disobedience and humanity's consequent sinful fallenness merely compound this original debt of existence. For Anselm, in failing to render God the honour due to Him, human beings are doubly indebted. In our initial, created state, we owe a debt of obedience to God to fulfill our own righteousness and to satisfy God's honour. Our default on this initial debt plunges us further into debt, so that sin may be thought of not merely as a debt owing but as interest compounded over the course of human history.[39]

The genre of the penitential handbook that was so instrumental in teaching the sacrament of penance and the language of sin in the later Middle Ages is arguably influenced by Anselm's debt theory of the Redemption, insofar as the systematic categorizing and weighing of sins and their remedies suggests a picture of salvation as an economic exchange of fungible goods. Historians of penance have observed that the penitential handbooks and *summae* produced after 1215 developed out of earlier *Libri penitentiales* which assigned gradated "tariffs" to sins of various degrees of gravity.[40] This same quantification of the quality of sins lies at the root of the development of indulgences. But the calculating tendency encouraged by the conception of sin as a debt is evident in more elaborate ways as well. For instance, in the penitential meditation that serves as Chaucer's *The Parson's Tale*, drawn from the *summae* of Raymond of Pennaforte and William Peraldus, one of the six causes of contrition is the "sorweful remembraunce" of the good that the sinner loses through sin: credit earned through good works is subsequently lost by mortal sin, whereas good works performed in a state of sin will fail to earn salvific credit. Knowledge of this formula, in which sin acts as a zero product to nullify

works, will act as a spur to contrition, without which confession and satisfaction are ineffective:

> Wel may he be sory thanne, that oweth al his lif to God as long as he hath lyved, and eek as longe as he shal lyve, that no goodnesse ne hath to paye with his dette to God to whom he oweth al his lyf. For trust wel, "He shal yeven acountes," as seith Seint Bernard, "of alle the goodes that he han be yeven hym in this present lyf, and how he hath hem despended, [in] so much that ther shal nat perisse an heer of his heed, ne a moment of an houre ne shal nat perisse of his tyme, that he ne shal yeve of it a rekenyng." (X.251–254)

In this passage, which in fact seems to be Chaucer's own addition to Pennaforte, the Anselmian doctrines of the original debt of life and the credit-destroying effects of sin are joined to the familiar image of the Judgment Day as a financial audit. Although the Parson attributes the image to Bernard, the source has not been identified, and he seems rather to be quoting the *Prick of Conscience* or Wimbledon's sermon. Even more likely is the possibility that an understanding of the workings of the economy of salvation, an economy produced by the debt of sin, in all their mathematical precision, had simply become commonplace by the end of the fourteenth century.

For Anselm, the necessity of satisfaction consists not in God's need to pay off the devil, nor for vengeance, but in the fittingness of restoring balance and order through compensation: the words Anselm uses here are *decens* and *conveniens*, that is, suitable, appropriate, proper, with distinctly aesthetic connotations. Indeed, one part of Anselm's stated aim is show the aesthetic integrity of the Redemption; thus he praises the "ineffable" beauty ("ineffabilem [. . .] pulchritudinem") of the Biblical story, as it answers Eve with Mary, tree with cross, Satan with Christ.[41] In light of this integrity, which inheres in the principles of order that encompass both heaven and earth, if God were to leave the created universe in a condition of asymmetry, imbalance, and disorder – that is, to leave the massive and ever-growing debt of sin unpaid – it would be so alien to God's nature, to the nature of reason and truth, that it could only mean that God is not God.

The idea of divine honour is central to understanding the mechanisms and effects of sin and redemption in this vision of balance and order. Some scholars have interpreted this idea as evidence that Anselm's theory reflects his medieval, feudal context. As Jasper Hopkins contends, the divine honour that is diminished when human beings sin, and that must be

restored through Christ's sacrifice, expresses the feudal idea of the social hierarchy, in which "honor is due to an individual in proportion to his rank or social position or ontological degree of perfection."[42] This sense of Anselm's theory as essentially "medieval" in this way seems also to suggest an anthropomorphic image of God as vengeful in his insistence on satisfaction, even petty in demanding satisfaction for what amounts to an insult. And yet, for Anselm, the idea of divine honour encompasses wholeness, integrity, and harmony; it is as much an aesthetic ideal as a legal ideal, and it conveys no sense whatsoever of the touchy defense of reputation associated with feudal or chivalric honour. The offense of sin does not actually take anything away from God's honour; rather, it dishonours God only *as far as the sinner is concerned* ("quantum ad illam pertinet"). God does not require satisfaction in order to restore any loss or diminishment of the divine nature; the loss is rather to the value or quality of human nature, as well as to the quantity of the ranks of angels depleted in the fall of Lucifer. The Redemption is accordingly a mathematical restoration of equilibrium, of a "certain reasonable and perfect number" ("quodam rationabili et perfecto numero"), making human beings the spiritual equals of angels so that these perfected human beings can be added to the celestial ranks to make up for the ones who fell. Accordingly, the satisfaction required and paid by Christ's death is not vengeance or punishment, because God is merciful, but payment, because God is also just: "Si homo dicitur injustus, qui homini non reddit, quod debet, multo magis injustus est qui Deo, quod debet, non reddit."[43] This feature of debt payment, as a means of reconciling justice and mercy, can be seen, similarly, in the development of monetary commutation and "amercements" in direct response to the early penitentials' assignment of impossibly severe penances.[44]

We can hear distinctly Anselmian notes in the Harrowing of Hell scene in Passus XX of *Piers Plowman*, which begins by casting the Redemption in the terms of feudal honour and combat when Faith introduces the retelling of the Crucifixion story by announcing that Jesus will joust with "the fende" (C.XX 27) wearing the armour of Piers the Plowman. Instead of martial combat, however, the confrontation that actually takes place between Jesus and Lucifer is a verbal debate about the theological and legal terms of human salvation. Ultimately, for Langland, as for Anselm, the Redemption is not a payment made to the devil in exchange for human souls nor an instance of divine vengeance-taking, but it is a payment to God that remits punishment and in which the demands of justice and of

mercy are reconciled. It is Satan, whom Langland distinguishes from Lucifer, who clarifies the legal point: Lucifer insists that Jesus cannot take the souls that are Lucifer's "bi riht and by resoun" (C.XX 300), but Satan reminds him that since he took them "with gyle [. . .], with treson and tricherie" (C.XX 319), he has no legal right to keep them. As Jesus's stirring speech makes clear, the crucifixion saves humankind from the punishment they deserve, even as it fulfills the requirements of the Old Law – "*Dentum pro dente, et oculum pro oculo*. / So lyf shal lyf lete ther lyf hath lyf anyentised" (C.XX 385a–386). The lines that follow this invocation of the Old Law are marked by chiasmus, antithesis, and parallelism, even as the New Law completes but does not dissolve the Old, as death is defeated by death and the "beguiler" is beguiled:

> Ergo, soule shal soule quyte and synne to synne wende
> And al þat man mysdede, Y man to amenden hit;
> And þat Deth fordede my deth to releue,
> And bothe quykie and quyte that queynte was thorw synne
> And gyle be bigyl thorw grace at þe laste:
> *Ars ut artem falleret*
> [. . .]
> And as Adam and alle thorwe a tre deyede,
> Adam and alle thorwe a tre shal turne to lyue.
> (C.XX 388–398)

In these lines, the idea that the mercy shown to humankind does not leave justice unfulfilled is conveyed by poetic terms of balance and equivalence. The same poetics shape Anselm's defense of the Incarnation and Redemption as both fitting and beautiful:

> As death came to humankind because of a man's disobedience, so is it necessary that life be restored to humankind through a man's obedience. And because sin, the cause of our damnation, had its origin in a woman, so was the author of our justice and salvation born of a woman. And, likewise, the devil who persuaded humankind to sin by tasting of the tree was conquered by man's suffering on the tree. These and other things, if we consider them carefully, show the ineffable beauty of our redemption.[45]

The beauty of proportion and order here expressed in the series of finely balanced antitheses – disobedience to obedience, sin to salvation, the tree of knowledge to the tree of crucifixion, Lucifer to Christ – invokes the exegetical scheme of typology. Langland's typological vision in Passus XX also looks back to the rejection of Mede in Passūs II–IV and echoes the insistence on restitution expressed throughout the poem. James Simpson

has suggested that Langland follows thirteenth-century theologians in distinguishing two different kinds of merit, one which is earned and one which issues "from the generosity of the giver."[46] The former, which Langland calls "mesurable hire" or "mercede," "represents the strictly just reward of *meritum de condigno*, for which both the theologians and Langland use the image of wages," but the latter, which is God's "mede," "represents *meritum de congruo*, for which both the theologians and Langland use the image of a gift beyond desert."[47] The idea here is that divine reward, as in the Harrowing, is more like Mede than it is like wages because human beings can never earn salvation through their own efforts and because divine love is itself limitlessness and measureless. The perfect orthodoxy of such an idea makes it all the more remarkable that Langland does not, it seems to me, echo it here. There is nothing measureless about the salvation offered by Christ in the Harrowing; on the contrary, Christ's reclamation of souls is precisely and strictly lawful and measured, even as the payment made by Christ's sacrifice, in which "soule shal soule quyte," exemplifies the principles of monetary exchange and wage payment, where the exchange is made between values that "[accord] in kynde in cas and in numbre."

In this light, the problem with the friars is not the fact that they corrupt the sacrament of penance by turning it into a monetary transaction. Rather, the critique of the friars that runs throughout the poem in all its versions is also rooted in the principle of measure that opposes meed, as Langland makes explicit in the closing passus of the C text. Here, he suggests that the avarice and the duplicity to which the friars are prone derives from the measurelessness of their orders.[48] "And yf ye coueiteth cure," Conscience tells the friars,

> [. . .] Kynde wol 3ow telle
> That in mesure God made alle manere thynges
> And sette hit at a certein and at a siker nombre
> And nempnede hem names newe, and noumbrede þe sterres:
> *Qui numerat multitudinem stellarum, &c.*
> (C.XXII 253–256a)

In these lines, Conscience alludes to Augustine's comments in *The Literal Meaning of Genesis*, on Wisdom 11:20: "Thou hast ordered all things in measure and number and weight." Augustine asks whether measure, number, and weight existed before creation, and whether they exist outside of the creatures whose being they order. His answer is that they do because they exist in God:

> [I]n the sense that measure places a limit on everything, number gives everything a form, and weight draws each thing to a state of repose and stability, God is identified with these three in a fundamental, true, and unique sense. He limits everything, forms everything, and orders everything. Hence, insofar as this matter can be grasped by the heart of man and expressed by his tongue, we must understand that the words, *Thou hast ordered all things in measure and number and weight*, mean nothing else than "Thou hast ordered all things in Thyself."[49]

Augustine goes on to assert that these principles of measure and calculation also inhere in immaterial or spiritual entities. They are found in "stones and wood and other such bodies [. . .] having mass or quantity," but also in activity, which is measured so that it does not go on "without control or beyond bounds"; likewise, the affections of the soul and the virtues are numbered, and both the will and love have weight, "wherein appears the worth of everything to be sought."[50] The principles of measure and calculation are not inventions of the human mind but are coextensive with God's creating and governing of the world. Insofar as we ourselves have limit, form, and mass, we reflect our divine maker.[51] In *De ordine*, moreover, Augustine explains how the ordering activity of God is mirrored in the order of human knowledge and pursuits, such as the liberal arts.[52] Measure and number determine even the structure and character of grammar, which measures the lengths of sounds and syllables and establishes numerical patterns in the accents of words, and of poetry, which is given shape and form by metre.[53]

In *Piers Plowman*, Conscience, too, insists on a mathematically ordered *oikonomia*. Officers who serve under kings and knights are numbered in muster-rolls; the rules that govern monasteries and convents specify the number of monks and nuns in each community; heaven itself is home to an "euene nombre" (C.XXII 270). Only "helle is withoute nombre" – only hell, that is, and friars are measureless by design (270, 267). William of Saint-Amour set the context for this complaint in his *De periculis*, in his charge that the friars are false prophets because they operate outside the bureaucratic ranks of the episcopy.[54] For William, as for Langland, the numbered priesthood instantiates an economic harmony that reflects the heavenly harmony; this numbered *ordo* operates *ad perpetuam* and cannot be changed.[55] The friars who "wexeth out of nombre" corrupt the sacrament of penance by making it measureless, that is, unbounded by the requirements of true soul-searching and, above all, restitution and satisfaction.

Impossible Calculations, Limitless Debts

> The root of all evils is *avaritia*, that is, wanting more than is enough. For avarice [. . .] should not be thought to consist in silver or or in coins alone, [. . .] but in all things which are desired immoderately, whenever someone wants absolutely more than is enough.
>
> Augustine, *De libero arbitrio*[56]

Langland's ideal visions of debtor–creditor relations consist, first, of the social economy ordered by debt and wage payment, and, second, of the penitential economy in which the conception of sin as a debt means both that sin can be redeemed and that Christ can stand in for the sinner who is unable to pay. The reassuringly precise measurements of debt, however, are made uncertain at other points in the poem by the capacity of sin and contrition to exceed the limits of human knowledge. For example, in Passus VI, Langland juxtaposes two defaulting debtors, one of whom is unable to pay, while the other, Couetyse, stubbornly refuses. The essence of Couetyse is "wanting more than is enough": Langland follows Augustine in locating the sin primarily in the desire for more, in the double sense of *want*, rather than in the fact of accumulation. This insatiability is dramatically illustrated in Couetyse's portrait, which uses *occupatio*, a device of negation, to describe an image of profound lack and deprivation:

> Thenne cam Couetyse – Y can hym nat descreue,
> So hungrily and holow sire Heruy hym lokede.
> He was bitelbrowed and baburlippid, with two blered eyes,
> And as a letherne pors lollede his chekes—
> Wel syddore then his chyn, ycheueled for elde;
> And as a bondemannes bacoun his berd was yshaue;
> With his hood on his heued and his hat bothe,
> In a tore tabard of twelue wynter age;
> But yf a lous couthe lepe, Y leue and Y trowe,
> He ne sholde nat wandre vppon that Walch, so was hit thredbare!
>
> (C.VI 196–205)

This image, though it is not totally without analogue, is strikingly unusual in the context of traditional iconography, which typically figured Avaritia as a woman in a luxuriously flowing robe, hands and pockets laden with gold, her key physiognomical feature a wide and gaping mouth.[57] Prudentius's *Psychomachia*, one of the most influential Latin allegories in medieval literature, depicts Avaritia as figure of splendour but also as

possessing a curved, hook-like hand for seizing goods and wealth.[58] Langland's figure, by contrast, and counter-intuitively, shows no outward sign of the wealth he has presumably amassed through his marketplace scams and accounting tricks. His rough-shaven face and tattered, threadbare coat suggest poverty rather than miserly accumulation. In place of pockets crammed with gold, the "purses" of his cheeks sag, empty.[59] Couetyse looks "hungrily" because such excessive desire is constitutively voracious, and yet such an appearance could be easily mistaken for one of true need.

The sins of Couetyse consist of precisely those acts prohibited by statutory law: dishonest retailing and trading, mis-weighing and mis-measuring, stretching cloth, diluting ale, clipping coins, and usury. All of these result in profits unfairly won, and if one repents of the dishonesty but continues to enjoy the profits of it, repentance is not true. Repentance declares to Couetyse, "Y can the nat assoile / Til thow haue ymad by thy myhte to alle men restitucioun"; indeed, Repentance reminds us, and the friars, that anyone else who has benefited indirectly from such practices is also responsible for making repayment to the extent that he is able (*by thy myhte*) (C.VI 294–300). Significantly, not only is the confession of Couetyse the longest of the seven, but it is the only sin that Langland associates with a failure of restitution, and thus it is the only sin that Repentance cannot absolve. It is also the only one of the sins with whom Repentance resorts to name-calling: "Thow art an unkynde creature" (294). In Langland's usage, unkindness combines both senses of unnaturalness and cruelty: to be "unkynde," as in the Good Samaritan's sermon on charity, is to be monstrously indifferent to the sufferings of others, to be inhuman in one's lack of compassion and fellow feeling.

"Robert the ruyflare," by contrast, looks "on *reddite*" and weeps because he has "nat" with which to pay back his debt. The robber who would pay restitution if he had the means to do so appeals directly to Christ in hopes that divine mercy will "mitigate" the strict demands of justice:

> "Crist, that on Caluarie on the crosse deyedest
> Tho Dysmas my brother bisouhte the of grace
> And haddest mercy vppon that man for *Memento* sake,
> So rewe on So rewe on me, Robert, þat *reddere* ne haue,
> Ne neuere wene to wynne with craft that Y knowe.
> For thy mochel mercy mitigacioun Y biseche;
> Dampne me nat at Domesday for þat Y dede so ylle!"
> (C.VI 318–324)

As John Alford has suggested, Robert's tears and his identification with the good thief on the cross suggest the possibility of salvation through contrition alone, but they also raise the question of whether the robber's contrition is sufficient to merit such an exception.[60] Clearly, not all failures to pay have the same moral meaning: Couetyse does not make restitution because he is "unkynde," the antithesis of charity, whereas Robert elicits the Dreamer's pity because it seems that he would pay if he could. Repentance seems to think that Robert is likely to make it to heaven ("thow romest toward heuene"), and yet his salvation is not certain: "What byful of this feloun Y can nat fayre shewe" (C.VI 330, 325). The problem is an epistemological one. When a penitent sinner makes restitution, the monetary quantification of the debt means that there is no ambiguity about whether and when it has been paid. When contrition must substitute for a precise repayment, it is impossible to know how much contrition is enough to equal the unpaid debt. In other words, it is much easier to convert sorrow into dollars than it is to convert dollars into sorrow.

A similar epistemological uncertainty characterizes the Dreamer's attempt to quantify his future spiritual profits in the important "Author's Apologia" passage in Passus V of the C text. Here, Reason's charge against the Dreamer is that he is idle; it is the same charge made by various speakers in the poem against the friars and false beggars, and it constitutes a moral failure in literal and in allegorical terms. On a literal level, an able-bodied but idle man upsets the balance of production and consumption because he takes from the economy's total stock of resources without contributing to it. The point here is not about the spiritual value of labour for its own sake, as an intrinsically beneficial or purgative exercise, but rather about the actual amount of goods produced and materials available to sustain a community, "þat to þe comune nedeth" (C.V 20). Reason asks him to justify his inactivity, and in so doing catalogues various ways in which a man "In hele and in inwitt" might contribute to the common good – by piling hay, binding straw, guarding fields, making shoes, or keeping cattle (C.V 12–21). Querying the source of the Dreamer's daily bread – if the Dreamer does not labour, and has not "londes to lyue by," that is, family wealth – Reason concludes he must be a "spille-tyme" and a beggar (C.V 26–27). Reason then states that the "lollarne life" is worthless ("lytel is preysed") because the vagabond is in debt not only to the community but to God, who is a strict and scrupulous accountant. As Reason declares, "ryhtfulnesse rewardeth ryht as men deserueth. / *Reddet vnicuique iuxta opera sua*" (C.V 32–32a). Reason thus shifts the terms of signification from the literal to the allegorical, insofar as,

here, the socio-political and the soteriological meaning of labour and payment intersect. What a person produces materially (hay, shoes, cows, "Or eny other kynes craft þat to þe comune nedeth" [20]) will be rewarded by God in exact spiritual wages ("rewardeth *ryht*"). The shifting terms of the allegory result in the moral imperative of productivity: material lack is conflated with spiritual lack, economic mismanagement is not merely, or even primarily, a symbol of sin but both its cause and its result. The parables alluded to in the apologia passage suggest that the Dreamer's failures are indeed failures of economic management, a failure to produce in equal measure to his consumption, and even a failure to generate a profit over and above his basic needs.[61]

The entire passage concludes with the Dreamer's comparison of the spiritual profit he seeks to the material profit sought by a merchant. More specifically, he likens the affective and professional orientation of the poet to that of a merchant: both are driven by a mixture of hope and love of risk; both are, in a word, gamblers. The Dreamer confesses that he has wasted time and therefore has taken without giving, as Conscience and Reason charge, but he lives in hope

> as he þat ofte hath ychaffared
> And ay loste and loste and at þe laste hym happed
> A bouhte suche a bargayne he was þe bet euere,
> And sette al his lost at a leef at the laste ende,
> Such a wynnyng hym warth thorw wyrdes of grace:
> *Simile est regnum celorum thesauro abscondito in agro.*
> *Mulier que inuenit dragmam.*
> So hope Y to haue of hym þat is almighty
> A gobet of his grace and bigynne a tyme
> That alle tymes of my tyme to profit shal turne.
> (C.V 94–101)

Since the Dreamer's failures are essentially economic failures of idleness and wastefulness, it is difficult to disentangle here the metaphorical merchant's material losses from the literal Dreamer's spiritual losses. Just as the spiritual pilgrimage in Passus VIII becomes the daily labour of spinning and ploughing, so here does material lack become equated with spiritual lack, financial debt with the debt of sin. But this passage also expresses profound faith in the mysterious workings of "chaffar," of trade and exchange, endeavours that, unlike the manual labour to which Long Will feels himself unsuited, rely on the "wyrdes of grace."

The "grace" that Langland hopes for in this passage is not, as Anne Middleton has suggested, the kind of "divine courtesy or favor [. . .]

imagined in the poem in the form of royal and magnate gift – a kind of sublimely generous divine largesse or patronage – which nevertheless resembles too closely various forms of morally problematic and extravagant metropolitan enterprise, as in the meed episode in the first vision."[62] The poet's hope for a portion of grace from God himself strikes a very different note, and operates with a very different logic, from the typical plea for patronage, as his use of the word "wyrdes" conveys. The plural "wyrdes" might be *personified* in some contexts as the three sisters, but it is not *personal* in the sense of royal patronage or gift. By contrast with a begging poem, such as Hoccleve's *La Male Regle* or "The Complaint of Chaucer to his Purse," there is no flattery here, and there is no humility topos, just as there is no clever or oblique request for financial support; implicitly, these lines do not imagine a possible patron as their auditor, even a divine patron. In other words, Langland is expressly *not* hoping for a gift in the sense of those offered by Mede, one based on loyalty and favouritism, or as a *quid pro quo*. Rather, the "profit" for which he hopes is one that, if it comes, will come like the scriptural treasure buried in a field or the found coin, seemingly by chance but actually by means of the power of faith. This is the mercantile faith that shares its etymological and conceptual roots with *credere* and *credit*, or what Chaucer called *creaunce,* and, as we have seen, it expresses belief in the collective values and behaviour that constitute the economy itself. The Dreamer here resembles the spendthrift knight of romance, whose meticulous accounting of debts is joined paradoxically to a non-rational and unstinting faith that is manifest as a willingness to take risks and to extend credit beyond all measure. And just as the rule of debt payment is called in to make a clear distinction between proper and improper types of exchange, so is the mercantile wager of credit called in to distinguish between the poet's risky venture and the waster's lazy begging. In both cases, the one looks a lot like the other – the payment of mede and the payment of mercede, the wandering poet and the wandering vagrant; they are distinguishable only by the principles of debt and credit.

At the same time, the difficulty of measuring contrition or spiritual profit without any clear material instantiation, in the absence of restitution or monetary gains, means that the dangerous similarity between the faithful merchant and the wasteful beggar remains, casting a dark shadow of doubt over the Dreamer's quest for "kynde knowyng" of salvation, to the very end of the poem. The two forms of "lyflode" are closely related because neither one involves tangible labour, the fruits of which can be easily measured and recompensed. And just as the faithful merchant hopes

for grace without asking for meed, so is the beggar's only hope for salvation to be found in venturing and waiting, but not actually begging. In Truth's Pardon, merchants are included "in the margine," while those who beg without need are resolutely excluded. Indeed, the finely detailed and poignant description of the sufferings of the poor that Langland added to the C text serve to bolster a point that is, in reality, less about alleviating that suffering and more about detecting false or dishonest claims of need. The poem's insistence that the "boek banneth beggarie" means the rich are obligated to give only to the truly needy, and, as a corollary, the truly needy must not *ask* for alms. In both the B and the C text, the difficulty of discerning who is deserving of alms places intense scrutiny and responsibility on the poor themselves: the only virtue in poverty is enduring it with patience, that is, not attempting to ameliorate it on your own behalf. Those who do beg and ask for alms are indistinguishable from the friars and the other "wastours" condemned in the Prologue.[63]

In the B text, Langland's remarkable mistrust of material poverty is expressed in the equation of begging with spiritual debt, a debt that the beggar owes to God *with interest*:

> For he þat biddeþ, borweþ, and bringeþ hymself in dette.
> For beggeres borwen eueremo, and hir borgh is God Almy3ty –
> To yelden hem þat yeueþ hem, and yet vsure moore:
> *Quare non dedisti pecuniam meam ad mensam, vt*
> *ego veniens cum vsuris exigissem vtique illam?*
> (B.VII 79–81b)

The reference to Luke 19 and the parable of the ten minas, in the context of a passage banning beggary and excluding beggars from Truth's Pardon, implies not only that the undeserving poor are in debt to God but also that they are poor because of their own failures to work hard and to manage money wisely. In a characteristic Langlandian move, the allegory works both ways: material poverty results in spiritual debts, even as spiritual failings are manifest in material debts. The theme of economic mismanagement prompts, in turn, the final salvo in the passus, against the bishops who are the ultimate cause of society's moral decay because they "soffre suche sottes and oþere synnes regne" (C.IX 256). The ten minas wasted by the unproductive steward morph into the sheep whose sores fester under the careless watch of the bad shepherd: he, too, will have to make his reckonings before his master on Judgment Day and will be judged for failing to turn a profit (C.iX 269–272). At that time, the shepherd-bishop will not have earned enough "huyre," or wages, to cover his own debt, and

so he will receive neither "mede ne mercy" (274). The scene of pardon that began so reassuringly has concluded with stark and unforgiving calculations. Alluding to Wimbledon's sermon, the pardon says, in effect, pay what you owe or you will face "Purgatorye for thy paie or perpetuel helle" (279). And indeed, when the priest reads aloud the actual words inscribed on the document, the message of Truth simply distills the foregoing drama of sorting souls: "Et qui bona egerunt ibunt in vitam eternam; / Qui vero mala in ignem eternum" (285a–b). There is, ultimately, no pardon here; there is only the message of debt payment repeated again: pay what you owe or face damnation.

The indeterminacy of "enough" is closely linked to the problem of defining need in the poem, for what is "enough" is defined by what is necessary for survival. It is no mere coincidence, then, that the C text's final passus opens with the Dreamer's encounter with allegorical Nede. "Heuy chered" and "elyng in herte" because he does not know where to find food (C.XXII 2), the Dreamer is wandering aimlessly when he is confronted by Nede, who calls him a "faytour," or imposter, a false beggar. Nede then chides the Dreamer for failing to take the food and clothing he needs for his survival, invoking the *ius necessitatis,* reminding him that "nede ne hath no lawe, ne neuere shal falle in dette" (C.XXII 10). Nede may take what is required for survival, that is, as long as he takes *only* what is necessary; to do so, need must be guided by *Spiritus temperancie.* Nede's speech here echoes the lesson given by Holy Church in the poem's opening passus, which counsels "mesure" in food, drink, and clothing:

> Aren non nidefole but tho thre, and nemne hem I thenke.
> And rekene hem by rewe – reherse hem wher þe liketh.
> The first is fode, and vesture þe seconde,
> And drynke þat doth the good – ac drynke nat out of tyme.
> [. . .]
> Mesure is medecyne, thogh þow muche 3erne;
> Al is nat good to þe gost þat þe gott ascuth
> Ne liflode to þe lycame that lef is to the soule.
>
> (C.I 21–35)

It is clear in these lines what things are needful; less clear is the precise amount of these three things that is sufficient yet does not cross the threshold of excess. Nede's appeal to temperance merely applies a different name to the same undefinable measure. Tellingly, Truth's declaration in the B text that "He haþ ynou3 þat haþ breed ynou3" (B.VII 85) is replaced in the C text with an expression of unknowability: "Woet no man, as Y wene, who is worthy to haue [alms]" (C.IX 70). The problem with

relying on need to determine what is "enough" is that both terms are defined only in relation to each other and to a series of other near-synonyms. We seem, in other words, to be locked into a tautology, in which *need* determines *enough* and *enough* determines *need*. Temperance involves eating and drinking only what is needful; what is needful is what is dictated by temperance. As Mann puts it, "Need's moral role in establishing 'mesure' is a disciplinary, policing role; it sets limits, it balances and regulates, producing physical and spiritual health"[64]; but, of course, the inverse is also true, that such limits are defined by need. For Langland, as Andrew Galloway writes, need is "finally beyond human reckoning: 'God woot who hath nede,' the narrator sums up. This is both a literal statement and a cry of despair, since in the poem, no human being can assess the value of this basic term."[65] With this cry of despair, the Dreamer also expresses the poem's ultimate failure to measure what we owe, for each term of measurement is essentially and tightly linked with the others: if we cannot know how much we need, we cannot know if we have taken too much, and so whether we are in arrears and accruing interest to God, and ultimately what we must repay in order to balance the ledger. In this way, Langlandian salvation anxiety shares key features in common with later Protestant anxiety as Weber diagnosed it, insofar as both are responses to epistemological uncertainty. But the difference, as we will see in the next chapter, is that the nature of debt for Langland leads to an emphasis on repayment rather than on grace or election, an emphasis expressed in a dual imperative to labour and to perform good works.

CHAPTER 5

Piers Plowman *and the Inappropriable*

> Regula et vita isoturum fratrum haec est, scilicet vivere in obedentia, in castitate et sine proprio. . .
>
> St. Francis of Assisi, *The Earlier Rule*[1]

> Forthy cristene sholde be in comune ryche, noon coueytous for hymsulue.
>
> *Piers Plowman*[2]

Piers Plowman is not a text to be mastered. Scholarship on Langland is punctuated everywhere with comments ranging in tone from irritation to awe on the poem's instability and ambiguity, its resistance to interpretation, its irreducible and manifold difficulties. For Morton Bloomfield, reading it is like reading "a commentary on an unknown text"; for David C. Benson, it is like playing "a literary game of snakes and ladders, in which we constantly find ourselves back at what looks very much like the place from which we started."[3] For John Bowers, it is a poem of "crisis" and "chaos"; for Charles Muscatine, it is "surrealistic."[4] Nicolette Zeeman has argued that the poem dramatizes the failure of ideology to contain desire; according to Mary Carruthers, the poem dramatizes the failure of language to express truth.[5] The dream-vision genre of the poem was one of the most popular literary forms in the later Middle Ages, but *Piers Plowman* is unique in comprising eight distinct dreams in its longest version, the C text, including a dream within a dream.[6] Much of the poem invokes the theme of pilgrimage, and yet the Dreamer's journey is a disorienting one without a clear destination. Figures and characters move from the realm of allegory into the poet's historical world and back again. With its "density of wordplay, symbol, allusion, and self-commentary," *Piers Plowman* "resists continuity and arrests interpretive attention."[7] And compounding these structural, thematic, and allegorical difficulties is the poem's complex textual history: the composition of *Piers Plowman* occupied Langland for nearly thirty years as he repeatedly

revised the text to create at least three distinct versions over the 1360s, 70s, and 80s. The recursive nature of Langland's compositional process is echoed in the poem's form and its content as it ruminates on key images, themes, and phrases, circling around a series of conclusions but never landing on one.

In this chapter, I propose to read the resistance of *Piers Plowman*, a text that refuses to be captured, as an expression of inappropriability. In political and economic theory, appropriation is the act of making something one's own. Marx's theory of surplus value defines exploitation, the basis of capitalist profit, as the property owner's appropriation of "the unpaid labour of others or its product."[8] The political theorist Carl Schmitt places appropriation at the heart of the juridical order: for Schmitt, every political entity is founded on an original act of claiming ownership. Schmitt bases this thesis, in part, on his etymological analysis of the word *nomos*, the Greek word for law which also means appropriation, distribution, and production. Insofar as the "first meaning of *nomos* is appropriation," the process of establishing the law is initiated by the sovereign's appropriative act.[9] What for Marx is an act of theft is for Schmitt a self-legitimating conquest that precedes and makes possible the law itself.[10] Appropriation also makes debt possible, as the *Dialogue of the Exchequer* illustrates with striking precision: as we have seen, in Fitznigel's explanation of the accounting practices of the Exchequer, the tax debts owed to the crown are incurred as payments owed for William I's beneficence in bringing the rule of law to England. In this way, the *Dialogue* prefigures and instantiates Schmitt's thesis about appropriation and the law and, remarkably, traces the governmental apparatus implemented for debt accounting and enforcement to this foundational mechanism.

Partly in response to Schmitt's theory, Giorgio Agamben has attempted to discover in the legacy of Franciscanism what he calls a form-of-life, invoking a genre of text known as *regula et vita* or *forma vitae*. In their attention to the smallest details of time and habit, and to shaping the very rhythms of monastic life, the *forma vitae* makes life indistinguishable from form; the rule, that is, the law, is not imposed or obeyed so much as it is absorbed into the heart and inner life.[11] The monastic ideal "takes literally the Pauline prescription of unceasing prayer [. . .], [transforming] the whole of life into an Office."[12] According to Agamben, the Franciscans exemplify this transformation: not only does the friar *live* rather than *obey* the rule; he also abdicates all legal rights. The Franciscan tenet of *usus pauper*, literally "poor use," was central to this radical abdication, such that the friar was to inhabit the world of material goods not as a legal subject

but as an animal. "As the horse has *de facto* use but not property rights over the oats it eats," writes Bonagratia in his defense of the mendicants, "so the religious who has abdicated all property has the simple *de facto* use of bread, wine, and clothes."[13] Such a life, argues Agamben, is "entirely removed from the grasp of law. [. . .] That is to say: [a] life [. . .] which is never given as property but only as common use."[14] Agamben thus turns to Franciscan theology and legal theory as a source for imagining the world and its resources as inappropriable, perceiving in Franciscan theory a Schmittian insight in reverse, that to live outside the "grasp of the law" means also to live without property, to use the goods of the world without making them one's own.

At the same time, Franciscan spirituality and doctrine exemplify the economic-theological paradox by which Christian ascesis and renunciation produce an economy of debt and credit. Many scholars have remarked on the Franciscan genius for economic theorizing. As Langholm has shown, arguably the best and most influential economic thinkers of medieval scholasticism – Peter Olivi, Alexander of Hales, and John Duns Scotus – were Franciscans.[15] It seems that the need to formulate and defend the doctrine of poverty against critics made such theoretical acumen necessary. Franciscans had to become experts on money, property, and trade in order to renounce them.[16]

Giacomo Todeschini has argued that Franciscan poverty is properly understood as a "rigorous" expression of theological elements central to Christian thought and culture generally. While the Franciscans did not "[invent] capitalism," their

> approach to the market reveals that it was the most rigorous Christian religiosity that formed a large part of the vocabulary in western economics, that the Christian world was never extraneous from the market, as fantasized between the 1800s and 1900s, nor was there a clear separation between morality and business. Franciscanism, in the very heart of Roman catholicity, identified in deprivation and renunciation the decisive elements for understanding the value of trade. However, this was the logical, everyday conclusion of a theological journey founded on metaphysics and on the politics of the Divine Incarnation (the sacred exchange), as the Christian tradition had progressively extolled them over the centuries.[17]

Franciscanism offers a particularly lucid but by no means unprecedented or unique expression of the economic theology that we have traced in the charter lyrics, which also figure the Incarnation as an economic paradigm, and the marriage debt, which aims at containing desire but instead produces an economy of it, much in the way that, Todeschini suggests,

Franciscan poverty aims at "deprivation and renunciation" but instead produces the economic rationality that grounds capitalism and makes it possible.

Langland's relation to the fraternal orders, as well as the relation of *Piers Plowman* to Franciscan spirituality and doctrine, has been the subject of some debate in Langland studies. The poem's frequent attacks on the friars have led most scholars to conclude that Langland was an uncritical heir of William of Saint-Amour in his rehearsal of well-worn anti-mendicant stereotypes. As we saw in the previous chapter, one key element of Langland's critique of the friars echoes the traditional complaint that they were "mesureless" – not subject to the institutional limits placed on other orders and at risk of proliferating beyond what the Church and the general economy could sustain. But the consensus around Langland's anti-mendicancy has been growing increasingly unsettled in recent years. Lawrence Clopper is at the forefront of a critical movement to rethink Langland's treatment of Franciscanism, arguing that the poet "is deeply influenced by Franciscan thought" and that he aims to reform the fraternal orders from within the tradition by calling the friars back to their apostolic roots.[18] Indeed, there were few critics of Franciscan failings as fierce and as vocal as Franciscans themselves.[19] Kathryn Kerby-Fulton, too, hears many "echoes" of Franciscan thought in Langland's portrayal of Patience, and in his vision of patient poverty as a remedy against pride and avarice.[20] In this chapter, I suggest that there are echoes also in Langland's urgent concern with questions of economy. The poem sets out to determine the right way, in moral and theological terms, to manage material goods and resources. This is also a central focus of the Franciscan rule and mission. The debates between the Franciscans and their various opponents about the meaning of poverty ultimately were debates about "the appropriate relation of human beings to material goods," and about "what is owed to others."[21]

The form-of-life inscribed in St Francis's *Rule* is one of radical indebtedness in which the *fratres minores* are to own nothing and yet owe everything. In most interpretations of the *Rule*, this form is attainable only by the few who aspire to spiritual perfection. Legal rights and property – *dominium* – are necessary to govern the majority and to prevent chaos and violence. The problem for the friars, both in the internal debates between the so-called Spirituals and Conventuals and in the Franciscan conflict with the papacy, concerned the means of material survival in such a condition of radical debt.[22] According to the *Rule*, the friars "can accept, like other poor people, whatever is needed for the body, excepting money" and while they should not be "ashamed" to take alms, St Francis's

intention clearly was that the friars should be unsolicitous in their daily lives. Francis did not lay out a clear plan for how, in practical or legal terms, such a position was to be sustained, especially as the order grew in members. The principles provided were simple and left open to interpretation, as well as being potentially contradictory: the brothers "must live without anything of their own and in chastity and in obedience"; at the same time, those "who know how to work [must] do so and exercise the trade they have learned, provided it is not contrary to the good of their souls and can be performed honestly. [. . .] The Apostle says, *Whoever does not wish to work shall not eat*."[23] The friars are not allowed to touch coined money, but those who "work at acquiring [alms] will receive a great reward and enable those who give them to gain and acquire one."[24] As we saw in the previous chapter, Langland is deeply aware of the difficulty of measuring what is enough, what is "needed for the body" and no more. One way to navigate this difficulty was to argue, as the friars did, that they did not own the food they ate, that they were not legally entitled to anything – to change the economic measure from one of quantity (how much is enough) to one of quality (what is the nature of one's relation to the food, drink, and shelter necessary for survival).[25]

These questions and controversies are expressed in the poem as concerns about the "lyflode" of the debtor. What is required for physical survival and for a life outside the grasp of the law – this is the question that shapes many of its quandaries and that opens the poem, in the Dreamer's exchange with Holy Church about needful things and the nature and role of money. Ultimately, I argue, *Piers Plowman* is shaped by a poetics of inappropriability in which the poem enacts, on the level of allegory and scriptural allusion, a formal instantiation of this economic theme. The poem calls its readers into a relation with a material world that resists capture, just as the poem frustrates readers' attempts to seize its meaning and make it their own. But *Piers Plowman* is not only a work of economic theology; it is also a work of vernacular theology profoundly engaged with the tasks of teaching and preaching, and with articulating a vision of the Church on earth that focuses on the logistics of translating a Franciscan form-of-life into vernacular, worldly terms. While the Franciscan *forma vitae* details the way of living for each brother, from his clothing to his daily activities to the correction of his faults, *Piers Plowman* details the means of making a living in an inappropriable world. Clopper contends that the poem seems to ask "[w]hat are the circumstances under which a person can be itinerant without committing sin or an illegal act? Who may justly take the alms of others?"[26] I argue that the poem asks these questions

by way of its sustained meditation on the meaning and nature of labour as the continual payment of an unpayable debt.[27] Langland explores the value and meaning of labour most explicitly in and through the three figures in the poem who are most closely linked with Franciscanism, and who court most dangerously the charges of idleness and default: Rechelesnesse, Nede, and the Dreamer himself. As we will see in this chapter, the irreducibly ambiguous nature of these three figures, who mix truth with half-truth and misunderstanding, who aspire to the ideals taught by Holy Church, Patience, Kynde, and Conscience, but who embody an all-too-human failure to attain them, encapsulates the poem's interpretive inappropriability.

Works and Work: Rechelesnesse and the Rejection of Predestination

In the world of work as it is depicted in the poem, all human labour is engaged with the task of tending and managing the resources that are created and owned by God, and "lent" to human beings for their use.[28] The labourer is also a kind of debtor. The possibility that human beings might use these resources and share them freely – that is, that they might "be in comune ryche" (C.XVI 42) – expresses Langland's sympathy with the Franciscan renunciation of *dominium*, as Clopper has shown.[29] It also produces an idea of the human economy as a bureaucracy, in which all "crafts" are offices and all officeholders are stewards of creation. The inappropriability of things results in a sacralization of work that pervades *Piers Plowman*, in which material productivity, contributed to the common good, earns salvific merit, while "wasting" resources risks damnation. We may recall that, for Weber, the spiritualization of labour that drives the Protestant work ethic represents a decisive break with the medieval world, where monastic ascesis is "separated" from everyday life and work by an "unbridgeable" gulf.[30] After the Reformation and the entrenchment of the Protestant doctrine of justification by faith alone, worldly activity, particularly one's work understood as a "calling," becomes proof of election rather than the means of earning salvific merit.[31] This is the ascesis of labour that, in Weber's account, becomes secularized as capitalism. The theological root of this ascesis is the doctrine of predestination, which leaves the believer profoundly isolated, in a state of radical doubt and uncertainty about his own salvation. To relieve the "torments" provoked by such uncertainty, Weber contends, Calvinists in particular were taught "they simply had a duty to *regard* themselves as elect, and to dismiss any

doubts as a temptation from the devil"; a crucial aid in building and maintaining such self-assurance was "tireless labor in a calling."[32] The devotion to worldly work as an end in itself, and productivity of labour as a sign of salvation rather than a means of earning it, stands in stark contrast to the medieval Christian, for whom faith without works is dead.[33] In other words, the Weberian account of the Protestant work ethic locates in the spiritual uncertainty of election by grace the impetus for a shift from *works* to *work*: charity is redefined as mundane labour "in the service of [. . .] social usefulness."[34]

In *Piers Plowman,* what I would call a Franciscan ascesis – the sacralization of work in an inappropriable world – far from remaining separate from everyday life, is the model for *all* people living and working in the "fair feld ful of folk." There is no separation between work and works here. Rather, worldly labour and salvific works of charity are thoroughly and mutually implicated; material profit and productivity are spiritually profitable and productive. As Agamben rightly notes, the sacralization of human work originates in monastic rules, such as Cassian's *Institutes*, *The Rule of Master*, or the Benedictine *Rules,* in which manual labour and the Divine Offices alike are to be carried out with the same careful attention and awareness that, in performing the task, one is performing the will of God.[35] What allows for this confluence of work and works in *Piers Plowman* is debt, or, more specifically, the worker defined as a debtor. Work understood as stewardship corresponds to an idea of the worker as a debtor to whom all material goods and life itself are lent, to be used but not owned, since any claim that the debtor has over the goods he makes use of is, necessarily, tenuous and provisional, the goods themselves liable to seizure or forfeiture.[36]

The Prologue presents a scene of earthly labour populated by two essential types, a division that clearly alludes to the mid-fourteenth-century alliterative poem *Wynnere and Wastoure.*[37] But while the earlier debate poem depicts winning and wasting as reciprocal and mutually necessary impulses of production and consumption, conserving and expending, in Langland's allegory there is no socially or spiritually beneficial purpose served by "wasting." On the contrary, failures to contribute to the common good or acts of disproportionate consumption are cast as deadly sins.[38] The winners, or workers, put themselves to the plough to produce "what this wasters with glotony destrueth" (Pr. 24). The proud who dress to satisfy their vanity are opposed to those who "potten hem" to prayer and penance: the repetition of the reflexive verb "putte" is key here, for it draws a parallel between the labour of the ploughman and that of

the anchorite, while well-dressed vanity serves as an example of proud wasting.[39] Those who "chesen chaffare" are a kind of worker, and so their affluence is earned, but minstrels who act like fools and tell dirty stories "neyther swynke ne swete" (Pr. 36). False beggars and bidders, too, are wasters, as are friars who preach "for profyt of þe wombe" (Pr. 57); all of these are implicitly opposed to the possibility of the truly needy, whose suffering and deprivation save them from culpability.[40] This opening scene indicates the poem's overarching concern to invest earthly labour, not only works of charity but also literal and mundane work, with spiritual significance and merit. The spiritual value of labour is registered in the poem's ferocious and uncompromising work ethic: everyone must work for a living, the harder and more diligently the better, and no one is entitled to a free ride.

The absolute obligation to work is repeated in various ways at nearly every key juncture in the poem, but it is expressed with particular clarity in the scenes of collective or communal labour that anchor the narrative at its beginning, middle, and end: in addition to the Prologue, the ploughing scene in C.VIII and the building of Holy Church in C.XXI. At the close of Passus C.VII, Piers promises to lead the people on a pilgrimage to Treuthe, but in the opening lines of C.VIII, he informs them that he must first plough his half-acre of land. When the time comes for Piers to put on his pilgrim's cloak, he dons "clothes of alle kyn craftes" (C.VIII 58) – and then announces that his "plouh-pote" will be his "pyk-staff" (64). In other words, the physical labour of ploughing is not merely a symbol of all that is necessary to discharge in the world before one goes on a pilgrimage; rather, the physical labour is simultaneously a symbol of the spiritual pilgrimage and the pilgrimage itself. The significance of *craft*, which I would suggest is Langland's word for vocation, is reflected in the fact that Piers's pilgrimage attire encompasses all kinds of work and that he calls "Alle kyne crafty men þat conne lyve in treuthe" (C.VIII 69). This continues the theme of the Prologue, in which "winning" or earning through honest labour means contributing to the common good *and* to one's own store of salvific merit. It also looks ahead to the poem's final scenes, in which the individual's inclusion in the "vnite" of the reformed Church is contingent upon his faithful dedication to a craft. The pilgrimage-as-labour metaphor shifts again when Piers next announces that he must also write out his last will and testament before he leaves, for the will turns out to be a statement of accounts: "For thouh Y dey today my dette is yquited: / I bar hoem that Y borwed ar Y to bedde 3ede" (C.VIII 107–108). With this, it becomes clear not only that the pilgrimage consists of "alle kynes of craft," that the

earthly life of labouring and producing is the highest penitential calling, but also that this labour-as-pilgrimage serves as payment for the debt of sin.

The fluidity of the allegory extends into the rest of the passus, when the pilgrimage of life and work is threatened by idlers and "faytours" who refuse to work. Here, the metaphor of earthly work as a pilgrimage produces a sustained and conflicted consideration of those who claim exemption from the imperative. Piers sets about to plough the field, and he is "apayed" with the "pilgrimes" who work with him: these workers he "payede hem wel here huyre" (C.VIII 115). But the efforts of the good workers are mocked by those who drink ale and sing songs instead of helping, and who, when Piers reminds them that the survival of the community depends on the contributions of all, pretend to be lame and unable to plough. These lines remind us that the agricultural labour depicted here is, first of all, an allegory of salvation, recalling both Matthew 13:39, in which the souls of the saved are those that will be harvested by Christ, and the parable of the workers in the vineyard in Matthew 20, in which divine reward is a fair wage for human merit and effort. The idlers who trouble Piers are figures of the impenitent sinner who seeks pleasure rather than Treuthe, even as real-life idlers are also, literally, impenitent sinners.[41] The allegory's conflation of spiritual and material levels of signification results in a definition of charity that is remarkably concrete as well as community-minded. We might imagine a different vision of the "harvest" of souls in which the impenitent sinners who did not care to earn their salvation are cast off and cut off from the community of the saved without a second thought. But in the Half-Acre scene, Piers insists that the failure of the able-bodied to help are failures of charity that hurt, not only the idlers who are damning themselves, but "Suche poore" as rely on the "grayne" for their survival. The obligation to work is, on the simplest level, an obligation to work for the sake of others, to provide for others. This is the allegorical juncture where *work* becomes *works*. Individual salvation depends on acts of charity because the economic survival of everyone depends on productive labour.[42]

The poem's spiritualization of work thus moves in two directions – charity is a kind of labour and labour is salvific – and has important consequences for Langland's theology of salvation. The extent to which Langland is to be considered Augustinian or "semi-Pelagian" is the question that has dominated discussions of soteriology in *Piers Plowman* studies for at least the past thirty years. Robert Adams's influential 1983 article made the compelling case for Langland's semi-Pelagianism, arguing that Langland's position on grace and works is consonant with much late

medieval theology, from Thomas Aquinas to Alexander of Hales, Duns Scotus to William of Ockham, which generally attempted to "strike some balance between the two extremes [in the patristic debate between Augustine and Pelagius] as to preserve both human responsibility and the necessity for grace."[43] Augustine's unrivalled place at the theological head of the medieval Church meant that Pelagius and views deemed Pelagian were condemned at successive Church councils, and yet the majority of texts devoted to the subject from the twelfth century on affirmed the efficacy of human works in a way that, in reality, charted a middle course between the heretic and the bishop:

> The majority insist that human works can merit eternal life, not because such works have inherent worth, but because God has freely bound Himself to honor them, *as though they did*: for most medieval preachers this *is* the gospel – Christ died so that His followers' good deeds might merit Heaven. Accordingly, Guigo II, ninth abbot of the Grande Chartreuse, writing at mid-century, actually cites Augustine in support of the popular semi-Pelagian doctrine of *facere quod in se est* (doing what is in one, i.e., doing one's best) as the path to grace.[44]

The orthodox middle course that evolved affirms the purpose and value of human acts and works at the same time as it affirms God as the source of all purpose and value. Grace is not God's response to human merit, but God's gracious and "free acceptance" of works imbues them with merit.

David Aers has been the most vocal proponent on the Augustinian side of the debate. Aers argues that Langland, following Augustine, wrestles with the "catastrophic" consequences of sin and places Christology at the centre of his picture of salvation in ways that the "hegemonic" view of Langland as semi-Pelagian utterly misses. [45] Aers bases his argument on his reading of Langland's telling of the story of the Good Samaritan, particularly the representation of Semyuief, whom Aers identifies as the embodiment of sinful human nature: "Half-alive, half-dead, utterly dependent," the sinner is unable to act unless first acted upon by the healing grace of Christ.[46] Aers offers a deeply persuasive reading of the nuances in Augustine's account of human agency, showing that it is neither negation "nor passivisation that hollows out human responsibility and will,"[47] and he contextualizes Langland's treatment of the parable with reference to commentaries by Thomas Aquinas, Nicholas of Gorran, Nicholas of Lyra, Denis the Carthusian, and, of course, Augustine.[48] In all of these, the parable is interpreted as an allegory about the effects of sin: the wounded man represents Adam, unbaptized people, or the fallen human will; the

Samaritan "is Christ, while his merciful actions represent the Passion and Christ's merciful mediation of grace through the church."[49]

What is remarkable about Langland's use of the Good Samaritan, however, is the extent to which he diverges, in emphasis if not in substance, from this exegetical tradition. In line with Langland's typical use of allegory, the Good Samaritan is a dynamic figure who, once he enters the poem, appears to leave behind the parameters of the Scriptural source text and to move freely through the dream narrative. And vice versa: the Good Samaritan's appearance in Will's dream-vision allows Will to enter the parable narrative in a strikingly literal way. Immediately following Langland's orthodox rendering of the parable, the Dreamer leaps into the action and begins to follow the Samaritan on the road, peppering him with questions about the relation of Faith and Hope to Charity and the nature of the Trinity: "Ac Y sewede the Samaritaen and saide how [Faith and Hope] bothe / Were afered and flowe fram þe man ywounded" (XIX.82–83). The result of the Dreamer's seeking and questioning is the Good Samaritan's sermon, which begins with the Trinity but ends with a firm condemnation of "alle vnkynde creatures," all those who fail to show charity (XIX.182). The Good Samaritan singles out as negative exemplars those who fail to make restitution (XIX.205) and the rich who, like Dives, fail to feed and clothe the poor. In other words, the parable of the Good Samaritan leads directly into a lesson on *human* charity. In this light, Semyuief may serve as a symbol of fallen humanity, but he is ultimately an image of the suffering poor, while the Good Samaritan is both Christ who saves and a model of charity that human beings are meant to imitate. The real force of the episode lies in what the parable means for human moral action, and more pointedly, how love for one's neighbour leads to salvation while unkindness leads to damnation: "Minne ye nat, riche men, to which a myschaunce / That Diues deyede, dampned for his vnkyndenesse. . ." (XIX.233–234). Regardless of where we draw the line between the categories labelled Augustinian and semi-Pelagian, the fact remains that *Piers Plowman* is profoundly and urgently concerned with human action in the world – what people do, what they ought to do, and what they fail to do – and this concern with action is everywhere framed in the poem as bearing directly on salvation: "How Y may saue my soule," that is, what must I *do* in order to save my soul? (C.I 80).

The poem prepares us for the Good Samaritan's sermon, and for the essential role of charity in the building of Holy Church in Passus XXI, with its earlier consideration and rejection of the doctrine of predestination. As Kathryn Kerby-Fulton has argued, Langland's discomfort with

predestination was apparent in the A text, which breaks off in crisis in the face of God's seemingly arbitrary judgment.[50] Revisions to B and C only intensify this sense of discomfort and formalize Langland's theological objections to the doctrine.[51] When Rechelesnesse takes over the debate about salvation that occupies the inner dream of passūs XI–XIV in the C text, his association with Wanhope (C.XI 198) leads directly into his articulation of Langland's most direct and explicit reference to the doctrine:

> For Clergie saith þat he seyh in þe seynt Euaungelie
> That Y man ymaed was and my name y-entred
> In the legend of lyf longe ar Y were.
> "Predestinaet" thei prechen, prechours þat this sheweth,
> Or "prescit inparfit," pult out of grace,
> Vnwriten for som wikkednesse, as Holy Writ sheweth:
> *Nemo ascendit ad celum nisi qui de celo descendit.*
> (C.XI 204–209a)

Rechelesnesse is perplexed by a teaching that, in his view, means that such figures as Aristotle and Solomon end up "in helle" despite their exemplary lives; in the same breath he suggests that the doctrine tends to produce the wanhope or despair that is his own "sib": "And yf we sholde worche aftur here werkes to wynnen vs heuene / That for here werkes and wyt wonyeth now in payne / Thenne wrouhte Y vnwysly, for alle 3oure wyse techynge" (C.XI 222–224). The conditional phrasing here, with its echoing of "work" and "works," conveys a dark irony even as it underscores the total identification of work (in the sense of worldly action and occupation) with works (in the sense of meritorious acts). The "wise teaching" – Langland everywhere associates the doctrine with a kind of specious learnedness – makes it "unwise" to emulate Aristotle and Solomon, both paragons of human wisdom, if by such emulation one hopes to merit salvation.

The status of Rechelesnesse and the truth value of his views are complex because the figure embodies one element among many in the Dreamer's consciousness; as such, Rechelesnesse is neither authoritative nor even reliable. But many of his claims and arguments contain a significant amount of truth, particularly his discourse on poverty, most of which is later echoed and affirmed by Patience. And while Rechelesnesse's speech on predestination does not present a nuanced interpretation of Augustine's doctrine of election by grace, it does express Langland's sense of where the doctrine can lead, in a pastoral sense, and the impulses and ideas with which it is associated in the Dreamer's own mind. In other words, the belief in predestination here induces a spirit of carelessness, which is, as

Pearsall glosses it, "not altogether unadmirable" insofar as it is associated in turn with faithful reliance on what God provides, a healthy indifference to worldly success, and a Franciscan-like embrace of poverty and simple living. But the dark side of this belief is manifest in Rechelesnesse's disdain for Scripture and clergy, the official and institutional forms by which the Christian community is organized and governed. It is manifest also in the way in which an admirable disregard for worldly striving slides very quickly into indolence, indeed, into the attitude of a "wastour," someone who consumes without producing and takes without paying; the figure of Rechelesnesse here embodies the sin of acedia in all of its senses. The crucial point is not whether it is fair to posit a causal link between predestination and misguided recklessness – whether such a link does justice to Augustine's ideas about sin and grace – but rather that, according to Langland, the way this doctrine is taught by "prechours" and understood by "lewed folk" tends equally toward spiritual despair and physical torpor.

Langland stages an even more acute crisis of salvation anxiety in the following passus, where, once again, the theological lesson is framed in terms of its pastoral effects – with an eye to how the doctrine of "lettred" men is received by and influences the spiritual psychology of the "lewede" men they teach. The sermon preached here by Scripture, which Will fears may undermine the faith of the uneducated, interprets the parable of the wedding feast as an allegory of predestination, in which "*Multi* to a mangerye and to þe mete were sompned" but few ("pauci") are chosen (C.XII 48–50). The Dreamer's immediate reaction to these words is more intense even than the doubt he imagines would be elicited in the "lewede":

> Al for tene of here tyxst tremblede myn herte
> And in a wer gan Y wex and with mysulue to despute
> Where Y were chose or nat chose; on Holy Churche Y thouhte,
> That vnderfeng me at þe fonte for on of Godes chosene.
> For Crist clepede vs alle, come yf we wolde—
> Sarrasynes and sismatikes, and so a ded þe Iewes
> And bad hem souke for synne saue at his breste
> And drynke bote for bale, brouke hit ho-so myhte:
> *O vos omnes sicientes, venite ad aquas.*
>
> (C.XII 51–58a).

What is striking about these lines is the sudden shift from Will's relatively detached commentary on the beliefs and feelings of other people ("if lewede men hit knewe") to his own anger, distress, and fear: while to this point Langland has been emphasizing the pastoral effects of salvation

doctrine, here he dramatizes them in the first person. It is crucial, therefore, that what comforts Will in his inner turmoil is the thought of Holy Church, the institution that received him at baptism as one of God's chosen – chosen not in the sense of election by grace alone, by a mechanism both unknowable and unfathomable, but in the sense of active membership in the corporate body of Christ. Equally crucial is the radical openness and inclusivity of Will's view of the Church, insofar as his recollection of belonging by baptism dovetails seamlessly with his claim that Christ calls all people, Christians and non-Christian alike, and invites them to accept the salvation proffered by his blood. This is not exactly a vision of universal or unconditional salvation, for Christ's call must be answered, but rather a gloss on the foregoing parable, challenging and finally rejecting the possibility that it might be read as endorsing belief in predestination.[52] The Dreamer reminds himself, in effect, that the saved are not chosen randomly or arbitrarily and that the institution of the Church offers the apparatus of the sacraments by which human beings can participate in their own salvation.

These inner thoughts the Dreamer then expresses aloud in the form of an extended analogy comparing the sinner to an indebted bondsman: like a "cherl" who has no legal autonomy, once baptized into the Church, the sinner can never be cut loose and left to his own devices, even if he wants to be. The condition of the sinner is one of debt bondage, but this is a condition for which there is a remedy. The debtor faces purgatorial punishment, but he does not face the terrifying and solitary uncertainty of the predestined soul who can do nothing but simply wait to receive his fate:

> For thogh a Cristene man coueitede his Cristendom to renoye,
> Rihtfolliche to renoye no resoun hit wolde.
> "For may no cherl chartre make ne his chatel sulle
> Withouten leue of þe lord; no lawe wol hit graunte.
> Ac he may renne arrerage and rome fro home
> As a recheles caytyf other reneyed, as hit semeth.
> Ac Reson shal rekene with hym and rebuken hym at thorne laste
> And Conscience acounte with hym and casten hym in arrerages,
> And potten hym aftur in prisoun in purgatorie to brenne,
> And for his rechelesnes rewarde hym þere riht to the day of dome,
> Bote yf contricioun and confessioun crye by his lyue
> Mercy for his mysdedes with mouthe and with herte."
>
> (C.XII 62–72)

The threat of punishment ("in purgatorie to brenne") is linked to the promise of mercy in exchange for contrition and confession insofar as these

are the means available to the sinner to pay his debt and earn salvation. As we have seen in Langland's grappling with the problem of "enough," the conceptualization of sin as a debt serves to limit the scope and weight of sin so that it is manageable and less terrifying.

With the testimony of Trajan, the poem effectively concludes the salvation debate on the side of works. If the Dreamer found comfort in the thought of Holy Church because of the institution's role in mediating human action in the salvation economy, Trajan declares that even without the mediating structures of the Church, human action is sufficient: "loue" and "leautee" are the only requirements. The excesses and limitations of Rechelesnesse's speech do not undermine the significance of Trajan's testimony, which is later confirmed by Imaginatif: "Troianes was a trewe knyhte and toek neuere Cristendoem / And he is safe, saith the boek, and his soule in heuene" (C.XVI 205–206). Indeed, if anything, the excesses and limitations of Rechelesnesse's speech lead us away from his assertion that it is "vnwys" to perform good works in hopes of salvation and toward the opposing view, that *only* good works merit salvation. The arc of the inner dream moves from salvation anxiety to reassurance in the form of affirming the salvific value of works, an affirmation that grows surer and more fine-grained as we encounter, first, *Liberium arbitrium* and, finally, the Good Samaritan.

Making Friends with Mammon: The Dreamer, Use, and Stewardship in the C Text

> This worldly Protestant asceticism [. . .] acted powerfully against the spontaneous enjoyment of possessions; it restricted consumption, especially of luxuries. On the other hand, it had the psychological effect of freeing the acquisition of goods from the inhibitions of traditionalist ethics. It broke the bonds of the impulse of acquisition in that it not only legalized it, but (in the sense discussed) looked upon it as directly willed by God.
>
> Weber, *The Protestant Ethic and the Spirit of Capitalism*[53]

Drawing on the work of Werner Sombart, Weber defines the "traditionalist" economy as an economy of needs or subsistence, whereas the capitalist economy is defined as one of acquisition.[54] The notion that medieval society was organized as a subsistence economy, that the medieval labourer worked only when compelled or for bare survival, has been repeated often and appears in various guises in what I have labelled the separate spheres paradigm. According to the familiar narrative, the modern

work ethic is first devised by the Puritans, and it evolves into a pervasive "[c]oncern for timekeeping, disciplined work routines and regular employment" in tandem with "the growth of factories and large-scale employment in modern times."[55] Before this, labour was understood as a necessary evil and as punishment for sin, following Adam and Eve's expulsion from Eden.[56] In the absence of any positive moral or spiritual impetus to labour, in this account, medieval people "tended to work slowly and inefficiently, and to stop whenever possible"; they also placed a higher priority on leisure than modern people do.[57] Above all, where medieval workers toiled because they had to, living hand to mouth, Protestants working to assure themselves of their own election toiled because they wanted to, and ended up accumulating stores of wealth as a fortunate by-product.[58]

We have seen that Langland inscribes a work ethic enjoining discipline, sincere effort, and material productivity across the three estates and beyond; and while earthly labour is valued as a payment for sin, it is also a communal ideal, a material instantiation of *caritas*, wherein human beings are meant to bear one another's burdens. In this way, the labourer is simultaneously a debtor and a generous creditor, paying what he owes but forgiving what others owe to him, scrupulous with regard to his own debts, generous with regard to the debts of others. In his complaints about wasters, Langland gives us an image of what was to become the stereotypical medieval labourer who works only when compelled or coerced, but this is the negative exemplum and is juxtaposed with the ideal and diligent labourer who works both because he loves his fellow man and because he knows he must earn his salvation.

I want to suggest here that the ideal economy in *Piers Plowman*, with the generous debtor-labourer at its centre, is neither one of subsistence nor of acquisition, but of use. In Middle English writing, the word for economy in both a theological and ecclesiastical sense, referring both to divine providence and to the administration of the Church, is *dispensacioun*, following the Vulgate's *dispensatio.* In his translation of the *Polychronicon*, Trevisa writes that "Peter his successoures [. . .] haveþ lawefulliche þe dispensacioun of office of holy chirche."[59] And Chaucer, translating Boethius, writes of the "wise dispensacion of God" to describe the workings of divine providence.[60] Langland's economic lexicon, by contrast, favours terms associated with economy as husbandry and the management of material resources, including but not limited to domestic or agricultural resources. Rosemary O'Neill has recently drawn attention to the importance of stewardship in the C text of *Piers Plowman*; indeed, she argues that the poem participates in a larger, late medieval "ethos of

stewardship" that is also reflected in husbandry manuals and religious texts, such as Wimbledon's *Redde Rationem* sermon.[61] As we have seen, too, Conscience insists on defending the Church of Unity as a divinely ordered *oikonomia,* for "in mesure God made alle manere thynges" (XXII.254). But the poem depicts the earthly Christian community as an *oikonomia* also in the sense of bureaucracy: the world of work and of human life in history is structured in the poem as a series of divisions governed by delegated, or what Agamben calls *vicarious*, authority. The essence and ruling principle of this economy is the idea that power does not inhere in the person but in the office; we are all representatives or agents of a power that is not our own. Another word for this delegated authority, or the economy of the office-holder and manager, is stewardship. Stewardship is the Franciscan economic mode par excellence because it depersonalizes wealth even as it depersonalizes power.[62]

The poem is replete with images of stewards, that is, of officers who use wealth and resources they do not own – some good and some bad. In the latter category are the clergy who neglect the care of souls for more prestigious positions in London, specifically in the Exchequer and the Chancery, where they keep the king's accounts and enforce taxpayers' debts (C.Pr. 90–92). "Raynald the reue" acts as a witness to Wrong's Charter, alongside such unsavoury characters as Peres the pardoner and Simony (C.II 115); similarly, included in the long list of Mede's targets are "mayres and other stywardes" who look the other way in exchange for bribes (C.III 122). By contrast, "resoun" is a "reue" who pays labourers their wages promptly, "rewardyng treuthe" (C.III 308); Reason is also a "styward" at the Feast of Patience (C.XV 40). The poem details equally ideals and abuses of stewardship. The "lord" who speaks out at the close of Passus XXI pits his "reue" against his "styward," as the one honest manager must check the accounts of the other, dishonest manager. And, of course, the most perfect and exemplary steward is Piers the ploughman, who is delegated by Grace to be his (and Christ's) earthly representative, his "procuratour and [his] reue / And registrer to reseyuen *Redde quod debes*" (C.XXI 259–260). The key point in all is that virtuous economic action in the poem typically hinges not on the virtuous management of one's own possessions but on the *use* one makes of another's.

In this light, Langland's treatment of the parable of the dishonest steward at Luke 16:1–18, widely considered to be the most difficult and enigmatic of all the parables, is a thematic key. A rich man ("homo quidam erat dives") hears reports that his steward is squandering his goods, so he commands the steward to give an account of his management and then to

leave his post. The steward wonders anxiously what he will do without this job, for he is unable to dig and ashamed to beg ("Fodere non valeo, mendicare erubesco"); instead of manual labour or begging, he decides to win the affection and loyalty of his lord's debtors so they will welcome him into their homes and he will not become destitute. In order to make these debtors his friends, he summons them one at a time and remits a percentage of their debts. When the lord learns of this scheme, he does not condemn but rather praises the steward's prudence ("quia prudenter fecisset") – much to the perplexity of medieval commentators and modern theologians alike. The moral that Jesus distills for his disciples provides a tagline that Langland repeats throughout the C text: "facite vobis amicos de mammona iniquitatis" (*make friends for yourself with the mammon of iniquity*).[63] This surprising moral, seemingly at odds with the injunction to keep honest accounts, is made more perplexing by the verses that follow, in which Jesus exhorts his followers to faithfulness in all things ("qui fidelis est in minimo et in maiori fidelis") and sets God against Mammon, in the oft-quoted "non potestis Deo servire et mamonae" (*you cannot serve God and Mammon*).

Langland refers to the parable once and only glancingly in the B text, at VI.226–227a. In the C text, he expands this reference and repeats it at two more crucial junctures in the narrative. The first instance is the Dreamer's response to Reason in the *Apologia pro vita sua*, when he excuses his idleness on the grounds that he is too weak to labour with an allusion to the steward's words to himself: "Y am to wayke to worche with sykel or with sythe / And to long, lef me, lowe to stoup, / To wurche as a werkeman eny while to duyren" (C.V 23–25). The allusion captures and echoes the introspective moment after the steward's dishonesty and wastefulness have been discovered but before he has acted to ameliorate his situation, here reflected in the Dreamer's inner dialogue with his own reason. Like the steward's concern for his livelihood in the parable, the Dreamer's concern is about the means of his survival. The Dreamer's identification with the steward suggests that his failure to produce and to contribute to the common good is a failure of stewardship, and the goods he has squandered are his God-given abilities – that is, the "craft" that, later in the poem, we are told is to be our "styward."[64] This identification suggests further a parallel between the steward's debt remission, which earns him "friends," and the Dreamer's clerical "lyflode," which consists of intercessory prayers in exchange for alms (provided, of course, that the Dreamer begs "Withoute bagge or botel but [his] wombe one" [C.V 52]). Indeed, the Dreamer's use of the word "welcome" – "Thus Y synge for

here soules of such as me helpeth, / And tho that fynden me my fode fouchen-saf, Y trowe, / To be welcome when Y come other-while in a monthe" (C.V 48–50) – echoes the Vulgate's "recipiant," the welcome that the steward can expect from his friends, while the word "fynden" links the passage to the concern throughout the poem with the establishment of a "fyndyng" or secure provision for the friars. In this first allusion, then, Langland suggests that the Dreamer's mendicancy is to be understood as a reflection of the parabolic steward; at the same time, the steward's relation to the lord, to the goods he manages, and to the debtors he befriends offer together an image of mendicancy in general.

Langland's insight that the steward's praiseworthy prudence might be considered an analogy for the mendicant's "singing for souls" suggests a strikingly plausible interpretation of a notoriously difficult text. It also links the parable to the poem's profound and abiding concern with the salvific value of labour. Many readers have noted that the Dreamer has much in common with the wasters and minstrels deplored throughout the poem: he sets out in the opening lines of the Prologue dressed as a "heremite vnholy of werkes" (Pr. 3); Reason accuses him of being "an ydel man" (C.V27); and he identifies so closely with the figure of Rechelesnesse in C.XI and XII that "Couetyse-of-yes" calls him by that name.[65] If the rejection of predestination in these passūs seems designed to assuage salvation anxiety, however, the insistence on work and works, or "Do-well" as a requirement for salvation provokes a new anxiety. Precisely because he need not worry about being chosen, he must worry about the merit of his labours; this worry takes the form of an extended meditation on the meaning of the parable.

Medieval commentators from Augustine to Bonaventure typically used the unjust steward not as an exemplum to be followed but as an illustration of the slipperiness of parables.[66] One major crux concerns the idea that the steward, in remitting debts owed not to him but to his master, is deducting from the master's profits for his own future gain, and thereby merely continuing the mismanagement that got him into trouble in the first place. O'Neill calls the steward's scheme "embezzlement" and an act of "fraud," suggesting that Langland's discomfort with the parable is due largely to the fact that it contradicts the C text's insistence on restitution.[67] She notes further that most Middle English sermons on the parable "remain notably untroubled by the issue of theft."[68] But the parable does not say that the steward stole from the lord, nor does it say that he was deceptive when he remitted the debts. There are medieval and modern interpretations of the parable that assume that the debt remission is a theft, but there is also a

body of interpretation that sets out from the premise that the steward's "iniquitas" consists strictly of the mismanagement, the squandering, of goods referred to in verse 1. The sermon on Luke 16 in the *Wycliffite Sermon Cycle* is "untroubled" by the steward's debt remission because it does not consider this to be an act of theft; rather, the sermon writer contends that the steward was praised by the lord because his actions in verses 5–7, by displaying generosity in the lord's name, earn "worschype" or honour for the lord.[69] Langland's suggestion in C.V, moreover, is that the steward's debt remission is praiseworthy because it is analogous to the remission of the punishment of sin granted by the mendicant's intercessory prayer. It is an act of charity, but not of almsgiving, which is figured instead in the parable by the hospitality that will be shown to the steward by the friends he has made through his salvific "pater-noster."

The second reference to the parable comes, in the C text, in Hunger's counsel to Piers, in response to Piers' question of how he might compel his brethren who are refusing to help plough the half-acre to "[. . .] to louye, / And to labory for here lyflode [. . .]" (C.VIII 221–222). Again, here, as in Passus V, the question concerns the means of survival, the "lyflode," of the whole community, and what is each individual's obligation to contribute to the common good. In this context, Hunger makes allowance for the deserving poor, for those who have been "apayred" through no fault of their own, counselling charity rather than enforced labour or neglect:

> *Alter alterius onera portate.*
> And alle manere men þat thow myhte aspye
> In meschief or in mal-ese, and thou mowe hem helpe,
> Loke, by thy lyue, lat hem nat forfare.
> Yf thow hast wonne auht wikkedliche, wiseliche despene hit:
> *Facite vobis amicos de mammona iniquitatis.*
> (C.VIII 231a–235a)

These lines and the context clearly link the steward's debt remission to the practice of charity, of "bearing one another's burdens," but where, in the B text, the Latin tagline follows directly from the injunction to be charitable, in the C text, Langland glosses the parabolic moral with the advice to spend "wiseliche" anything won "wickedly"; that which has been "wonne [. . .] wikkedliche" would seem, then, to be Langland's translation of "mammona iniquitatis." But to what, in the parable, does this phrase refer? In interpretations that assume the steward's debt remission is a form of theft from his master, the mammon of iniquity refers to the amounts owing that the steward has forgiven – the fifty barrels of oil and the twenty

quarters of wheat, respectively. These are the amounts, wickedly won through theft, with which the steward has "made friends" for his future livelihood. This would seem to make sense of Piers's anxious question, "Myhte Y synneles do as thow sayst?" – can I *really* make use of ill-gotten gains in this way? – and Hunger's reply that, yes, *unless* the Bible lies. The question and the doubt implied in denying that the Bible could lie both point to incredulity, and thus to an understanding that the parable is in fact equating the debt remission with the winning of ill-gotten gains.

But there is also the possibility that the mammon of iniquity refers not to a specific amount of money, oil, or wheat as gains, ill-gotten or otherwise, but rather to an entity and an idea larger and more abstract: the personification of the desire for earthly riches. This is certainly the meaning of "Mammon" at verse 13, as it is in Matthew 6:24, where it denotes a false idol who demands anxious concern about the necessities of life. To serve God rather than Mammon is to be, on the contrary, and to use Langlandian parlance, "rechelesse," to be "not solicitious for your life, what you shall eat, nor for your body, what you shall put on" (Matthew 6:25). In this light, "making friends with the mammon of iniquity" means using earthly riches as a means to an end rather than serving it as an end in itself, that is, of using riches without caring about them or turning them into an idol. In the case of the parabolic steward, moreover, the "mammon" or preoccupation with wealth is "iniquitatis" because the steward is himself, or has been, unjust, in the sense of unequal, unfair, and unbalanced, just as his accounts have been unbalanced: he is a "villicum iniquitatis" (v. 8) and so his desire for riches, his anxiety about his livelihood, is "mammona iniquitatis" (v. 9). His redemption in the parable comes at the moment when he is able to turn the pointless and self-centred waste of verse 1, which then turns into anxiety about his livelihood at verse 3, into prudence, which, remarkably, consists here of forgiving, at least in part, the debts of others.

That Langland is meditating in Passus VIII on the parable specifically as a commentary on "lyflode," as he is in Passus V, is made clear by the fact that Hunger immediately follows his reassurance that the steward's example is sound by reminding Piers that the book of Genesis teaches that "With swynke and with swoet and swetande face / Bytulye and bytrauayle trewely oure lyflode" (C.VIII 241–242). This reference recalls the implicit comparison of different means of winning and producing in Reason's interrogation of the Dreamer ("'Can thow seruen,' he sayde, 'or syngen in a churche, / Or koke for my cokeres or to the cart piche?'" [V.12–13]), and Langland's concern throughout the poem that the labours of the

mendicant are not as easily measured as those of the ploughman. Does wielding his "prymer" count in the same way as tilling and travailing "With swynke and with swetande face"? Read in conjunction with the *Apologia pro vita sua,* Piers' question about the merit of the steward's conduct – "Myhte Y synneles do as thow sayst?" – is a question about the merit of praying for one's keep when one is too weak to lift a scythe and too tall to bend to work the earth. Langland's own anxiety, expressed in his grappling with Luke 16:1–13, is generated by the suspicion that the work he does "yclothed as a lollare" is not enough, or is too easy to fake – that the life of perfect poverty is, in the end, impossible to tell apart from the life of the "faytour." But this is an anxiety and a suspicion that the poem regularly hauls into the light to examine and consider, not necessarily to endorse. In his repeated allusions to Luke 16, Langland seems to be reassuring himself that, in his own labours, "prudenter fecisset."

Hunger follows the reference to Genesis with a retelling of the parable of the talents, continuing the theme of productive stewardship and emphasizing the idea that such stewardship consists of *using* "mammon" prudently, as a steward or an accountant uses but does not appropriate his lord's wealth, as a form of "loyal labour" in God's service. Thomas Wimbledon also paired these two parables in his 1388 sermon, in his rendering of the Final Judgment as a "manorial audit procedure."[70] In both the poem and the sermon, the pairing supports the reading of Luke 16 as more directly concerned with the steward's debt remission as an act of redemptive accounting, and not (primarily or exclusively) a story about using ill-gotten gains in almsgiving. Langland's treatment uniquely links the steward's charitable management to the mendicant's intercessory prayer in order to vindicate the mendicant's contribution to the common good.

Langland returns to the parable a third time in Passus XIX in the context of the Good Samaritan's sermon on charity, specifically in the concluding section of the sermon, in which the Samaritan deplores at length the unforgiveable sin against the Holy Spirit. According to the Samaritan, the unforgiveable sin is "unkyndeness," by which he means an unnatural, because cruel, denial of charity and gratitude. Here the allusion to Luke 16 is directed, specifically and pointedly, at the rich who are called to give away their wealth in acts of charity, regardless of how they won it. Here, the Latin tagline is used to underscore the point that it is the mere withholding of riches, or failures of omission, that result in damnation for the rich. Those who won their wealth dishonestly and did not share it will certainly be damned; but even Dives, who won his wealth

"withoute wyles," ended up in hell. Do not think that you will be saved because you are in all respects a moral person, if you have not charity. Do not think, in other words, that only those who have won their wealth dishonestly will be damned. The point is that even fairly earned wealth must be shared with "the nedfol pore" (XIX.242). The Samaritan follows this injunction with a final glance back to the parable: *Facite vobis amicos de mammona iniquitatis*.[71] It is indeed possible to see this tag as referring specifically to "That that wikkidliche is wonne, to wasten hit and make frends?" as "Holy Writ techeth" (XIX.248, 247), thus supporting the narrower interpretation of "mammona iniquitatis" as ill-gotten gains. And yet, the Samaritan apparently sees no contradiction between the counsel to "gyueth youre goed" no matter where it came from and the payment of restitution as an absolute requirement. On the contrary, those who are "unkynde," those who will not be forgiven, are directly opposed to those who "make frends," for these are on the side of "folke of mylde hertes / That reufulliche repenten and restitucion make" (XIX.201–202). The wider upshot of the whole section, from 164 until the end of the passus, is to align restitution with charity and mercy as the key requirements of salvation, and to oppose these to "unkyndeness" and miserliness in wealth as the surest way to hell. There is no hint of a possibility that "making friends" through almsgiving might be a way to "bypass restitution."[72] It seems, rather, that almsgiving and restitution here become synonyms. A broader definition of restitution is likewise suggested when the Samaritan segues to his closing allegory with a comment on the gracious compassion of Christ, who accepts "sorwe of herte" as payment from "such that may nat paye" (XIX.298).

Another way to phrase the question that emerges at the end of the poem with respect to Luke 16 and the ideal of stewardship, then, is what happens to the imperative of restitution when the sacrament of penance is performed in the context of use, that is, in an economy of vicarious power, where goods and resources are shared and managed but not appropriated? How, in such a context, can each receive their due? In the closing passūs of the poem, use-as-stewardship and the demands of justice are reconciled in the founding of Holy Church as an earthly bureaucracy through the delegation of power and authority to the Piers the Plowman, who is here also the apostle Peter, the rock on which the Church is built and the keeper of the keys to "bynde and to vnbynde" both on earth and in heaven.[73] The principle of delegation is emphasized throughout the New Testament, particularly in Paul's comments on the administration of the house of God, or *oikos theou*. In 1 Corinthians 9:16–17, *oikonomia* is a task

assigned or delegated to Paul, who therefore acts to fulfill God's will rather than his own: "If I preach the Gospel, I have nothing to glory of; for necessity is laid upon me. [. . .] For if I do this of mine own will, I have a reward; but if not of mine own will, I have an *oikonomia* entrusted to me." The sense in which God's *oikonomia* is given as a kind of fiduciary duty is indicated by its frequent combination with *pisteuō*, trust or faith. The first Christians are, according to Paul, *oikonomous*, or managers, of the mysteries of God (1 Corinthians 4:1): they are delegates tasked with the job of fulfilling a divine assignment or will. The word used in the Vulgate is "dispensatores," as the Greek *oikonomia* is typically rendered in Latin *dispensatio* (or, alternatively, *dispositio*).

Thomas Aquinas, in his discussion of God's governance of the world in the *Summa theologiae*, asserts that God governs all things immediately in the design (*ad rationem*) of government but through intermediaries in the execution (*ad executionem*) of government.[74] This division reflects, for Thomas, the perfection of God, for "it is a greater perfection for a thing to be good in itself and also the cause of goodness in others, than only to be good in itself. [. . .] If God governed alone, things would be deprived of the perfection of causality."[75] The principle of deputization in the execution of divine government Aquinas describes as a diversity of orders organized in a hierarchy, from the superior angels down to man:

> This diversity of orders arises from the diversity of offices and actions, as appears in one city where there are different orders according to the different actions, for there is one order of those who judge, and another of those who fight, and another of those who labor in the fields, and so forth. But although one city thus comprises several orders, all may be reduced to three, when we consider that every multitude has a beginning, a middle, and an end. So in every city, a threefold order of men is to be seen, some of whom are supreme, as the nobles; others are the last, as the common people, while others hold a place between these, as the middle-class. In the same way we find in each angelic hierarchy the orders distinguished according to their actions and offices, and all this diversity is reduced to three – namely, to the summit, the middle, and the base.[76]

The threefold division of orders finds a corollary in the division, typical of medieval political theory, between the three estates of clergy, knighthood, and labourers. It is also a deliberate parallel with the Trinitarian economy itself.[77] Thomas extends and systematizes this strategy, detailing throughout the *Prima pars* of the *Summa* the central idea that sacred power is hierarchically ordered; indeed, as Thomas explains, *hierarchia* means literally sacred power.[78]

Through Piers, likewise, the Church is granted the power to absolve sin by means of officials – Piers will be a "reeve" of Christ – except for "dette" alone, an exception which is typically understood to mean the debt of restitution:

> To alle manere men mercy and foryeuenesse
> In couenaunt that they come and knoleched to pay
> To Peres the plouhman *Redde quod debes.*
> (XXI.185–187)

The Latin phrase that serves as a summary refrain in the closing passūs comes from another parable of an unjust steward, this one in Matthew 18:23–35. This parable shares with Luke 16 the theme of debt remission, but here the explicit moral is that of forgiveness – specifically, forgiving one's debtors as one's own debts have been forgiven. Again, the story begins with accounting, when a king decides to take account ("rationem") of his servants, one of whom owes him ten thousand talents and has not the means to repay it. The king commands that the servant, his wife, and his children be sold into debt slavery, but when the servant falls at his feet and begs him for mercy, the king has pity and forgives the debt. The indebted servant then discovers that a fellow servant owes him one hundred pence; he grabs him by the throat and demands, "*Redde quod debes*." When the fellow servant is unable to pay, the indebted servant shows no mercy and has his fellow thrown in prison. The king hears of the injustice and tortures the indebted servant until the debt of one thousand talents has been repaid. This parabolic allusion, offered at the Church's founding moment, makes sin into a debt to be managed and administered by officeholders. It also plays on the doubleness of debt and the many paradoxes it creates: the only debt that cannot be forgiven is the refusal to forgive another's debt.

Immediately following Christ's delegation of Piers as his earthly representative, invested with the power to "assoyle of alle manere synnes [. . .] saue of dette one," the Dreamer beholds a vision of Pentecost (C.XXI 199–212). This vision hews closely to the Biblical account in Acts 2; *Spiritus paraclitus* alights on Piers and his companions like a flash of lightning, "And made hem konne and knowe alle kyne langages" (204). The Holy Spirit is henceforth identified as "Grace," and the next lines in the passus describe the distribution of the gifts of the spirit. Joseph Wittig observes that Langland here does not present what happens next in the Gospels – Christ's commissioning of the apostles to go make disciples of the nations – but rather turns to an earlier moment

when Christ declares Peter to be the rock and foundation of the Church and gives him the "power of the keys" (Matthew 16:18–19), after which Langland turns to the Second Coming and Last Judgment before dramatizing the scene of Pentecost. Wittig sees this as a deliberate substitution on Langland's part that serves to lead Will in understanding that the scene of Pentecost "is not simply celebratory: What God has done demands something in return."[79] The suggestion of a *quid pro quo* is fitting, for what is being founded here is nothing less than the *oikonomia* of the Church on earth. The scene of distribution is introduced with a quotation of 1 Corinthians 12:4, "Divisiones graciarum sunt," indicating that the "dividing" of "Tresor" among "all kyne creatures" echoes Paul's discourse on the spiritual gifts bestowed by the Holy Spirit. Crucially, however, the focus of the Biblical verse is not the giving of gifts but rather the oneness that remains even through division: "Divisiones vero gratiarum sunt, idem autem Spiritus: et divisiones ministrationem sunt, idem autem Dominus: et divisiones operationum sunt, idem vero Deus qui operatur omnia in omnibus. Unicuique autem datur manifestatio Spiritus ad utilitatem."[80] Langland's allusion to this verse signals the central preoccupation of the remaining lines of the poem: the idea that the Church is and ought to be an epitome of unity forged from diversity, of heterogeneous elements harmonized into a complex whole. We have seen how the theme of justice in *Piers Plowman* is expressed in the question of what is enough, and in a vision of the ideal social order in which the measure of money makes possible fair payments and just relations. Langland's image of the Church as an entity that produces unity paradoxically through division, likewise, expresses an economic vision of measure, order, and balance. Indeed, this image of the Church embodies an idea of economy as such.

In Langland's reimagining, the new dispensation activated by the descent of the Holy Spirit applies not only to the apostolic mission. Rather, the spiritual gifts bestowed on the community include all possible forms of work on earth, both secular and religious. Grace specifies eight different categories of labour: those who have skill with words, such as preachers and students of law; those who buy and sell, such as merchants and traders; those who work on the land; those who work with numbers; those who build; those who read the stars, such as philosophers and astronomers; those who enforce the law and recover goods unlawfully taken; and, finally, those who pray in ascetic contemplation.[81] These spiritual gifts are given by Grace as weapons with which to fight the Antichrist because they fend off "ydelnesse" as well as envy and pride

(XXI.229); some forms of work are "clenner" than others, but all come from Grace and all are required in the earthly Christian community (XXI.253–255). Grace concludes this catalogue of work with a call to "crouneth Conscience kyng" and to make "Craft" your steward,

> For Y make Peres the plouhman my procuratour and my reue
> And registrer to reseyuen *Redde quod debes*.
> My prowour and my plouhman Peres shal ben on erthe
> And for tulye treuthe a teme shal he haue.
>
> (C.XXI 259–262)

The Pentecostal image of division and delegation is recapitulated first in the division of tasks in the world of work, in which "craft" or professional skill is itself a "styward," that is, one to whom management authority is delegated, and again in the designation of Piers as Grace's agent, reeve, and registrar. It is not surprising that the founding of the Church on earth involves the delegation of vicarious power, but it is remarkable that Langland includes all forms of labour, even mercantile labour, in this great bureaucratic order. It is also remarkable that, in Langland's ideal economy, *grace* is an assignment of work, a delegation of tasks, and precisely *not* a gift that removes or mitigates the need for work and human effort.

"Ryche in comune": Nede, the Friars, and the Economy of Debt

Near the close of Passus XXI, the poem's long meditation on the work and works necessary for individual salvation culminates in a vision of the Church as an *oikonomia* of stewards, "leel laborers" (C.III 347, XI 298) who manage, out of love, the material goods and resources created by God. The diversity of orders unified into a whole is, in the words of *Liberium arbitrium*, "a loue-knotte of leutee and of lele byleue / Alle kyne Cristene cleuynge on o will, / Withoute gyle and gabbynge gyve and sulle and lene" (C.XVII 127–129). It is, quite explicitly, a vision of economy, of giving, selling, and lending, in which all forms of human labour, even that of the merchant, the Dreamer, and the mendicant may count as meritorious contributions to the common good, so long as their work is performed in a spirit of charity. In this way, Langland follows a well-established tradition in Christian thought which, as Todeschini writes, "glorified the profit that was advantageous to the sacred community, and demonized that meant only for personal and individual happiness."[82] For Langland, too, the only profit to be sought is the profit of the whole, and of God, who

owns all. In this "love-knotte" of social unity, paying one's debts means not only doing one's job and making restitution for one's transgressions; it also means forgiving the debts of others.

But the poem does not end here. Rather, with the figure of Nede, Langland returns to the problem of the Dreamer's "lyflode" – the problem that was made explicit in the *Apologia pro vita sua*, that was raised obliquely in the speech of Rechelesnesse, and that, indeed, opens the poem when the Dreamer sets off to wander "in abite as an heremite vnholy of werkes" and is immediately, implicitly, classed with the other wanderers who do not "swynke" and who fail to produce (Pr. 3, 36). I have suggested that in his grappling with the parable of the unjust steward, Langland attempts to reconcile the salvific value of work with the intangible fruits of the mendicant-poet's labour, which is another way of saying that the parable and the broader New Testament theme of stewardship offer Langland a way of reconciling the ideal of patient poverty with a pastoral emphasis on the necessity of works. The Dreamer and, by extension, all sinners, can renounce worldly striving and the pursuit of profit – and embody the admirable qualities of Rechelesnesse – without thereby shirking the duty to produce "that to the comune nedeth," not only in the sense of agricultural labour but also intellectual, ecclesiastical, and even mercantile labour. Managing but not owning makes this reconciliation possible. With Nede, the poet circles back to this central idea but poses the question more explicitly and directly as a question of Franciscanism: the final passus of the final version of the poem begins and ends with the question of Franciscan poverty, phrased as a question of provision, or "a fyndyng," or "where to ete" and "at what place," for those who "willefolliche" have nothing of their own (C.XXII 3, 49). The answer to this question, once again, is works *as* work, labour *and* charity, in an economy of use. Thus Kynde counsels the Dreamer, who is growing increasingly desperate as Elde and Death draw near, that he must "conne som craft" before he can enter into the unity of the Church, and that the best craft to learn is love. If the Dreamer "love truly," that is, *works* truly, then he need not worry about lacking "worldly mete" (C.XXII 206–211). This message is repeated in Conscience's final instructions to the friars: they, too, can enter unity and will not lack "breed and clothes / And othere necessaries ynowe" so long as they live according to their *Rule* (C.XXII 248–249). As the poem ends, it is clear that the friars have not yet, in Langland's present, succeeded in meeting this condition. Instead of forgiving the debts of others and paying their own debts – with Conscience standing as "borwe" – they collude in debt evasion for personal gain:

> For persones and parsche prestes þat sholde the peple shryue
> [. . .]
> Alle þat been here parschienes penaunses enioynen
> And be aschamed in here shryft; ac shame maketh hem wende
> And fle to the freres, as fals folk to Westmynstre
> That borweth and bereth hit theddere and thenne biddeth frendes
> 3erne of for3euenesse or lengore 3eres leue.
> Ac while he is in Westmynstre he wol be bifore
> And maken hym murye with oþere menne godes.
> And so hit fareth with moche folke þat to freres shryuen,
> As sisours and secutours; they shal 3eue the freres
> A parcel to preye for hem and [pleyen] hem merye
> And soffren þe dede in dette to þe day of dome.
>
> (C.XXII 281–294)

These lines comprise concatenating similes linked by debt: people evade true penance in favour of the friars' easy penance, *as* debtors evade payment in favour of merrymaking, *as* executors make merry with a dead man's money while his soul pays the debt for sin in purgatory. Not only is sin *like* financial debt, therefore, but financial means can serve to pay the debt of sin. Here, all three cases (friars giving easy penance, debtors evading their creditors, executors misappropriating funds) share in common a failure to pay, a culpable deferral, and it seems not to matter whether the payment is literal or figurative, money or prayers, so long as it is made. If it is not made in the confessional, or to the creditor, or to the friar, it will be made in purgatory. This passage follows the same allegorical method at work in the *Apologia* and in the Half-Acre scene, where the polysemy of debt extends equally into spiritual and material relations; it also lays the blame for the Church's disunity and corruption on a kind of collective default, which the friars both exemplify in themselves and encourage in others.

At the poem's end, and with the Dreamer's own old age and death looming, the figure of Nede appears as an ideal that has gone wrong, in Langland's estimation – the ideal *almost* realized in the "love-knotte" of workers and craftsmen, all labouring as stewards to tend the goods of God. In the brief waking episode between the apostolic departure of Piers and the mission of Conscience to find him again, Nede accosts the Dreamer when he is heavy-hearted because it is lunchtime ("neyh the noen"); he is hungry but does not know where to find food (C.XXII 1–4). On the most basic level, Nede is simply an embodiment of the Dreamer's literal hunger. As such, he recalls the needful things that Holy Church explains are all that human beings require for survival, but also the brute reality that forces the

wasters to work in the Half-Acre scene.[83] Precisely because Nede is a figure of the Dreamer's own need, he looks back to Passus V, when Reason asks the Dreamer, "hastow londes to lyue by [. . .] or lynage ryche / That fynde thy fode?" (C.V 26–27): both passages focus on the Dreamer's questionable ability to "fynde" food, playing on the idea of a "fyndynge" or provision for the friars. That Nede evokes Franciscan poverty is further supported by his appeal to the maxim known as the *ius necessitatis.* After first accusing the Dreamer of being a false beggar, Nede then demands to know why he has not taken what he needs, "to clothes and to sustinaunce," as determined by *Spiritus Temperancie* (C.XXII 7–8). As he explains, "nede ne hath no lawe, ne neuere shal falle in dette" (10): need has no law and cannot fall into debt. As scholars have pointed out, the maxim he invokes, *necessitas non habet legem*, originated in Roman law and reflected a broad consensus among medieval commentators that the truly or extremely needy can take what they need to survive without owing anything in return and without fear of prosecution. But the maxim was particularly associated with the friars in the thirteenth and fourteenth centuries, as Penn Szittya has shown, and was quoted in the Franciscan Rule to justify the taking of alms in times of necessity.[84] Nede "speaks like a friar" throughout his speech, for instance, in his appeal to Christ's own "willful" poverty (49), and he later addresses Conscience as a whistleblower, from within the fraternal orders who claim need as their justification for begging (232–241).[85]

Nede has also been the subject of a long debate in *Piers Plowman* studies, in which scholars have tended to side either with the "anti-" or "pro-Need camp," as Jill Mann characterizes it. The pro- side argues not only that Nede's views are "entirely orthodox, and indeed commonplace" but that they express Langland's views generally about need, poverty, and necessity. The other side argues that Nede and his arguments are morally dubious and not intended by Langland to be taken as a guide for the Dreamer's conduct. Anne Middleton summarizes the two opposing views well when she wonders whether Nede's speech offers "an especially dangerous last temptation to willful self-deception, in encouraging the subject to represent his cupidity, even to himself, under a vocabulary of probity [. . .] or whether [. . .] it reasserts [. . .] a last glimpse of the fragile and elusive ideal [. . .] of holy simplicity."[86] The problem, as Mann explains, "may be expressed as the problem of why he advocates theft, while at the same time making the highest moral claims for the life of need, and why the *ius necessitatis* (as it is known) is introduced here."[87] Accordingly, the debate about Nede maps to some degree onto the debate about Langland's

Franciscanism: those who consider Nede to be a positive exemplar tend also to emphasize the Franciscan elements of the poem as a whole, while those who, with Robert Adams, see Nede as a precursor to the Antichrist tend to see the figure as an embodiment of Langland's anti-mendicant and anti-fraternal views. I think that we are meant to read Nede the same way we are to read Rechelesnesse: neither as a saint nor a villain, but as an element of the Dreamer's consciousness and as one of the constitutive elements of Franciscan spirituality that Langland is here probing, the failures of which he subjects to rigorous criticism. In other words, Nede is not a positive exemplar, but he does nonetheless support the case for Langland's Franciscanism.

In the figures of Rechelesnesse and Nede, Langland advances an ideal by means of a critique of its failure to be ideally or perfectly actualized in human life. This method contributes greatly to the difficulty of interpretation, for it leaves us with an element of undecidability: recklessness is a virtue, but in practice it often becomes self-serving indolence. Need is an essential element of human nature, the experience of which brings us closer to God and clarifies the usefulness of material goods. But, given sinful human nature, need leads equally to desperation and greed. Langland's fear that the ideal of holy simplicity might amount to a kind of theft, insofar as the mendicant does not produce or contribute to the community's material resources for his "lyflode," is, as we have seen, the poem's abiding concern as it attempts to formulate a practicable Franciscan economy. The unjust steward embodies this fear, in that his misappropriation of the goods he is tasked with managing looks a lot like the debt remission he offers to his Lord's debtors – so much so that many readers consider both the "squandering" mentioned at Luke 16:1 and the debt remission to be acts of theft. We may recall, too, that in fourteenth-century statutory law, errors of accounting in the management of debts were also classified as crimes of theft.[88] In this light, it is neither troubling nor surprising that Langland, once again, interrogates the position and the claims of the radical debtor – in this case Nede – in order to call the friars, and all sinners, to "lyueth aftur 3oure reule" (C.XXII247).

The *ius necessitatis* expresses succinctly what Joseph Canning has called the "paradox" of the Franciscan doctrine of poverty in its historical context. A *ius* that has no *legem*, so to speak, the maxim was used to support the Franciscan claim to have a *right* to have *no rights* to property. The Franciscan vow of "perfect" poverty was not only a vow to a limit one's food, drink, and clothing to the bare minimum required for survival,

but also to rely entirely on "God's provision," which may come in the form of alms, for that minimum.[89] What the maxim expresses is not that necessity is lawless but that it obeys no human law, which is the law of property and ownership; rather, necessity is governed by natural law, which precedes and transcends human law. Natural law governed the economy of Eden and human life in the state of innocence, whereas human, or positive, law was created after the Fall as a way of coping with the effects of sin. According to the Franciscans, "positive law is *approved* but not *instituted* by God, as Christ and the apostles recognise the law of Caesar."[90] The aim of the Franciscan vow is to restore a perfect way of life by voluntarily rejecting all legal rights and ownership, even as, they claimed, the community of Jesus and his apostles was governed by a "voluntary natural equity, accepting Caesar's laws but also living together by a law of *caritas*."[91]

The cornerstone of the Franciscan rejection of rights is the concept of *use*, for it is use that allows for the preservation of life without property.[92] Use also names the relation between the steward and the goods he manages, in the sense of the parable of the talents or of the unjust steward. Nede's claim that need "neuere shal falle in dette" is, on one level, a statement of fact that to live under natural law is to live as Adam did before the Fall, using but not owning, and therefore to live without debt. In a state of Edenic perfection, governed by the natural law of common use, the refrain of *Redde quod debes* is redundant because no debts can be incurred. But this is a strange and difficult claim in any context outside of Eden, for the friars did not claim to be sinless, although they wanted the legal status of sinlessness. In effect, then, they wanted to make possible a life of apostolic perfection by decoupling the terms of sin from those of debt, to live in penitential charity without borrowing or exchanging in the economy of penance.[93] On this level, then, the claim that to live in need is to live without debt is both dangerous and misleading, for it suggests that the renunciation of property actually removes the debt of sin.

The Franciscans argued that evangelical poverty transcended human law, and yet, as their use of the *ius necessitatis* indicates, they relied on human law, specifically canon law, to make that very argument. In response to the attacks from the secular masters of Paris, the friars developed an essentially "defensive strategy" to define their position and role in the Church; similarly, with John XXII, the friars were faced with "an aggressive lawyer-pope" who "systematically attacked the fundamental positions of their order with legal arguments," and so the defense took

an explicitly legal form.[94] The Franciscan order, also, by the fourteenth century, was materially and financially sustained by a series of legal solutions deriving from the distinction between use and property, including Innocent IV's bull *Ordinem vestrum* (1245), which transferred the goods used by the friars into the ownership of the papacy.[95] As Canning explains,

> The core of the Franciscan charism, lived by St Francis and his early disciples, was one of simple poverty described by no rules but expressed in straightforwardly evangelical terms. But because the Franciscans lived in the world, and because they gained papal privileges guaranteed under canon law, they entered into the realm of law. Canon law became inescapable. This is why the defenders of the originally simple idea of evangelical poverty became enmeshed in a web of legal arguments characterized by their complication and obscurity. But, of course, the Franciscans had brought this problem upon themselves by accepting papal privileges. By following this route they had embraced a paradox.[96]

Langland's depiction of Nede highlights this paradox. Like Rechelesnesse, who also appeals to the *ius necessitatis* in his allegorical discourse on the merchant and messenger on the road to salvation (C.XIII 43a), Nede combines the spiritually beneficial with the morally dubious elements of the principle he personifies. Nede echoes Holy Church's sound teaching on "needful things" and the importance of temperance but undermines his case for the needy man's right to sustenance with the terms "cacche" and "sleithe," suggesting that the *ius necessitatis* justifies theft and deception.

In her defense of Nede, Mann reads the doubleness of Nede and the *ius necessitatis* not as a paradox but as a means of reconciling justice and mercy, and thus as "[legitimating] the salvation of Humankind."[97] Tracing the role of need as it evolves over the course of the poem, Mann's analysis then focuses on Langland's invocation of Christ's cry from the cross, *sicio*:

> Human need calls forth Christ's compassion, but divine need has an even more important role to play. It takes the form of thirst [which] is developed into a thirst for souls, to be satisfied by the drink of love. [. . .] Langland does not forget that "Sicio" represents, first and foremost, a real physical thirst. And his own brilliant stroke is to connect it with the *ius necessitas*. If we relate this [*sicio*] passage to the speech of Need at passus [B.20], we can see why Need is justifying theft (or taking what one needs) rather than begging. Citing the three bodily needs specified by Holy Church – food, drink, and clothing – Need insists on the "law of kynde" as a justification for satisfying thirst. [. . .] It is the *ius necessitas* that justifies the Redemption:

> the physical need represented by Christ's thirst overrides the old law by which the devil claimed possession of human souls because "nede hath no lawe." The important thing about *necessitas non habet legem* is that it is a legal principle that suspends the law. It is thus, for Langland, a perfect way of reconciling justice and mercy, of overturning the law while at the same time fulfilling it.[98]

This reading, so careful and insightful in some respects, fundamentally mistakes the role of the law in Langland's Harrowing scene: in fact, the devil claims possession of human souls not by the old or Hebraic law but by breaking the law, "with gyle [. . .] with treson and tricherie" (C.XX 313, 319).[99] By contrast, as we saw in the previous chapter, Langland takes pains to present the Harrowing as a completely legal transaction, in which Christ claims the souls in hell *not* by suspending the law or by claiming exemption from it, but by "rihte" because the devil has "no trewe title" (C.XX 324). Christ's death on the cross does not paradoxically both overturn *and* fulfill the law; rather, Christ's death simply fulfills the law by paying the debt of sin ("So that lyf quyte lyf"). Debt payment allows the fulfillment of the law to be, at the same time, an act of mercy.

In this light, the *ius necessitatis* cannot rightfully be applied to justify theft. Rather, the maxim expresses the idea that necessity precludes the legal possibility of theft: in cases of dire necessity, a human being is permitted to use the bare minimum of food, drink, and clothing, and you cannot steal what you are permitted to use. Describing the needy man's taking as an act of "[cacching]" or "sleithe" indicates, at the very least, a misunderstanding of the maxim. Even more troubling is Nede's assertion that "nede at greet nede may nyme as for his owne / Withouten consail of Consience or cardinale virtues" (C.XXII 20–21). Most critics of Nede have focused on his reckless dismissal of conscience and virtue, but it seems equally significant that he claims here the needy man may take the necessities of life *as for his own.* This is a direct contradiction of St. Francis's rule, which stipulates that the friars are to live *sine proprio*. Nede's claim that the needy man is entitled to appropriate the goods he requires for survival utterly undermines the purpose and basis of Franciscan poverty, the very poverty that, Nede claims, justifies his taking: Nede is a self-defeating figure.

As such, Nede evokes the kind of danger that rigorists like Peter Olivi weighed and considered precisely to avoid. One such danger that Olivi contends with in his *Quaestiones de Perfectione Evangelica* (questions

8 and 16) is the role of "spiritual friends" – those who own the goods that friars are permitted to use, or who procure those goods with the money that the friars are not allowed to touch. Using a dialectical form, Olivi gives dramatic voice to both sides of the debate. In favour of the "mode of living" whereby the friars' daily needs may be met without sacrificing "claustral silence, peace, regular discipline and correction, and tireless prayer," Olivi presents twelve arguments aimed at showing the reasonableness and consistency of using goods provided by procurators.[100] On the other side, Olivi objects that the friars' reliance on spiritual friends "openly [mocks]" the abdication of rights and reduces it to a "monstrous ridiculousness."[101] Even if the use of procurators allows the friars to follow the letter of the law, so to speak, it violates its spirit, insofar as spiritual friends allow friars to avoid "external possession" while receiving "in internal consent and intentional recourse (*intentionali recursu*) [. . .] the security of total future use radically and efficaciously consisting in that obligation of rights or possessions and revenues."[102] Olivi concludes not only that such a "mode" infects the life of evangelical poverty with a dangerous impurity ("impuritatem") that might destroy the order from within, but that any order from the pope to follow this "mode" should be disobeyed. A pope who would mandate the use of procurators should be "resisted as Lucifer and the noonday devil with all [one's] power," following the example of Francis and in obedience to the higher law of Christ.[103] Less shockingly, but no less radically, Langland's depiction of Nede does not undermine the case for "holy simplicity," as some critics have contended, but he does show that the attempt to live outside the grasp of the law by means of an appeal to the law is doomed to fail; he also shows that the will to live *sine proprio* cannot be grounded on a desire to evade one's debts. The attempt to decouple sin from debt results inevitably in hypocrisy.

In his diagnosis of the friars' failure to successfully defend *usus pauper* against the attacks of the papacy, Agamben argues that the fatal flaw of the friars' position was precisely their appeal to the law.[104] For one thing, it is in "the very structure of law to claim what is outside itself."[105] But for another, the Franciscan appeal to the law defines poverty as a renunciation, and thus as a position founded on the will of the subject: for Langland, the will to renounce, bound by need, can only turn to renunciation's opposite, sinful self-preservation. As we have seen throughout this book, particularly with regard to Chaucer's Wife of Bath, acts of renunciation are also inherently economical and economy-producing because they engage the

subject in relations of debt and credit. This is also Todeschini's insight about the elements of "deprivation and renunciation" that were decisive for the development of trade. What is needed, according to Agamben, is not renunciation but a definition of use as "the only possible relation" to a material world that is itself inappropriable. In this definition, it is not the individual who renounces *dominium* but the world itself that cannot be owned.

Epilogue

In this book, I have shown some of the ways in which the penitential and sacramental theology of the later Middle Ages was not resistant to emerging capitalist forms and principles but rather contributed to their emergence, and I have argued that we can identify in medieval theology a distinctly capitalist spirit. This spirit is expressed precisely in those aspects of the "age of faith" that have usually been read as inimical to the market and to the rationalizing, secularizing forces of modernity. Belief in the incarnated Christ is a kind of monetary belief, even as the Redemption is an economic exchange that cannot be reduced to mere metaphor; likewise, the faith and trust on which financial credit relies are aspects of a non-rational, essentially religious belief in the trustworthiness of creditor and debtor alike. The sacramental theology of marriage, encapsulated in the marriage debt, seeks to govern desire in the domestic economy by producing self-governing subjects, subjects who, as Weber and Foucault would remind us, are the prerequisites of capitalism. The penitential practices required to measure vices and virtues, practices taught and modelled by penitential handbooks and by *Piers Plowman*, suggest the kind of rational, methodical conduct of life that Weber identified with Protestant ascesis, although Langland's emphasis falls on the paradox of sin as a debt that must be paid but that cannot be paid. Langland's attempt to imagine a Franciscan form of life in the general economy leads to his affirmation of common use; the final images of Christian communal life in the poem are images of a Pentecostal bureaucracy of labourers who manage the gifts and resources lent by God. In *Piers Plowman*, Langland makes the case for a monetized, bureaucratized social structure precisely in his desire to eschew covetous materialism. All of these texts exemplify the ways in which theological ideas can shape economic structures and realities; more specifically, they suggest ways in which capitalism as an economy of debt shares conceptual ground with the penitential economy of debt.

The persistence of the separation between theology and economics illustrates the deep entrenchment of the modern myth of the "economy" as a domain that operates independently of politics and culture, according to its own internal rules and logic. This disciplinary separation illustrates, in turn, the deep entrenchment of periodization and the extent to which the very idea of modernity depends on a break with a medieval past. Scholars working in the field of economic theology have begun to chart some of the more pernicious effects of this myth. As Philip Goodchild writes, the modern separation of economics from theology has resulted in a self-fulfilling notion of the market as "machine-like [in its] necessity: as an immanent, self-regulating system, it needs no external guidance (beyond ensuring its freedom to operate), while it, in turn, may regulate the conduct of the material life of production and consumption."[1] Scholars working in the tradition of Mauss and Polanyi have also challenged the idea of the economy as necessary and self-regulating, but by invoking a dichotomy of gift and commodity in which the gift is defined by symbolic exchange and the commodity by the utilitarian logic of market exchange. Considered as theological phenomena, monetized and impersonal commercial transactions cannot be reduced to rational and self-contained calculations; rather, money and commerce also comprise rituals of belief through which belonging to a community is established. The social origins of debt and credit suggest, in fact, that commerce is not the gift's opposite but ultimately derives from it; commercial markets, like gift economies, are institutions built of social relationships constituted by varying degrees of trust and competition for honour and prestige.

Reconsidering economics and theology as sharing a common domain, we can read the literature of late medieval England as actively shaping economic ideas and practices, and not simply reacting to material or economic changes. In this light, the *Charters of Christ* and other penitential currencies illustrate the religious nature of monetary belief generally, as well as the particular, Christological nature of monetization in the West. The heroic debtors and powerful creditors of Middle English romance valorize economic risk-taking and inscribe non-rational faith and a willingness to sacrifice as forms of productive investment. In *The Wife of Bath's Prologue* and *Tale* and *The Merchant's Tale* – texts typically read as satires of the commodification of marriage – the object of satire is better understood as the theological principle of the marriage debt, a principle that defines marriage as a sacrament, and that renders husbands and wives mutual creditors and debtors in the *oikonomia* of the private sphere. The problem with the *debitum* as Chaucer depicts it is not that it commodifies

a relationship that ought to be aneconomic, but rather that it enshrines an asymmetrical power dynamic under the guise of equality and freedom. Such duplicitousness is what characterizes creditor–debtor relations in the contemporary economy, too, where debt contracts and monetized exchanges serve to mask and justify social and political inequalities. Langland's meditation on the impossibility of discerning the limits of *enough* suggests the crucial, causal link between a Christian penitential ascesis and the limitlessness of human desire – the insatiability of *cupiditas* that serves the aim of profit-making so well – while Langland's spiritualization of earthly labour instantiates the ideal of inappropriability in the form of bureaucracy.

For Langland, in theory, an economy of debt functions well and justly only when one of its constituent components is the practice of debt forgiveness. But the images of such forgiveness in the poem are few and ambiguous. The truly needy are forgiven their inability to contribute to the common good because they cannot pay through no fault of their own. But another way to understand their plight is that they have already paid, that they are paying through their suffering; in this light, they are not forgiven but rather spared the injustice of paying twice. In the parable of Luke 16, the steward forgives a portion of the debt owed to his lord, but out of his own self-interest and self-preservation, not out of charity or compassion for the need of the debtors. Langland's insistence on the salvific power of works leads to an idea of grace not as forgiveness but as the gift of vocation, which is the capacity and the opportunity to work in the world toward salvation. The charter lyrics offer a conditional forgiveness, insofar as they offer debt remission in exchange for the "rent" of penance; in this way, the amount owing is not forgiven as much as it is transmuted. In *Sir Gawain and the Green Knight*, as in other romances, debt payment often takes a surprising form, and it may be, as in the parable, reduced for the sake of overriding economic considerations – a nick on the neck instead of decapitation – but it is never waived altogether.

The idea of full and unconditional debt forgiveness seems almost inconceivable in the penitential ethos of Middle English writing, and the hard line taken by the vernacular poets is supported by the homiletic literature. Wimbledon's sermon, "Redde rationem villicationes tue," takes as its theme Luke 16:2 and draws together, as Langland does, the imperative of payment and account-keeping with a retelling of the parable of the vineyard, explaining that the "householder" is Jesus Christ and the various types of labour required in the vineyard are the three estates of priesthood, knighthood, and labourers.[2] But after he summarizes the purpose of each

estate, Wimbledon advances an argument for the division of labour that is downright Smithian in its reasoning. The goods that nature furnishes are not sufficient for human flourishing without the transformations effected by labour. Raw materials in nature acquire value only through human labour; therefore, any idle man who is not working in one of the three estates is damned to everlasting pain.[3]

Luke 16:2 was the Gospel reading for the Wednesday after the first Sunday after Trinity. It is possible that the sermon was preached around or on that day, but marginal annotations in two of the extant manuscripts actually specify Quinquagesima Sunday as the appropriate time, the fiftieth day before Easter and the last Sunday of Shrovetide.[4] In his own sermon for Quinquagesima Sunday, John Mirk explains that the number fifty "betokeneth remission and joy," because it is the number of the year "in þe Olde Lawe," in which "alle men and women þat weren outsette with seruice of bondage þey [we]ren makyd fre in grete joy and mirthe to hem."[5] But this note on Biblical history, referring to the law of the Jubilee in Leviticus 25 which freed all Israelites from debt slavery every fifty years, turns quickly to allegory, removing its political and financial meaning and rendering the Jubilee a purely spiritual and eschatological event: "Wherfore þis nombur begynnyth þis day and endith on Astur Day, schewing þat vche Goddus seruande þat is here oppressed be tribulacion and takuth it mekly in hys lyue he schal ben makyd free in hys resurrexion, þat is þe day of dome, and ben made eyre of þe kyndam of heuene."[6] The allegorized meaning of Jubilee, in which only spiritual debts but not financial debts are forgiven in exchange for acts of penance, was the one taken up by Pope Clement VI in his decretal *Unigenitus*, which declared the Jubilee observance for 1350 and which Mirk alludes to.[7] Clement appeals to the authority of the Mosaic law as the basis for changing the period between plenary indulgences from one hundred to fifty years, but he emphasizes the spiritualization of the Jubilee effected by the incarnation, death, and resurrection of Jesus Christ, who came not to "dissolve" the law, but to fulfill it spiritually ("spiritualiter adimplere").[8] At the same time, he associates material debt payment and forgiveness, with the "blood of goats and calves," that is, with the sacrifices demanded by the Old Law. The redemption of human souls, by contrast, was paid not by animal sacrifice nor by "corruptible gold and silver" but by "the precious blood of that pure and immaculate Lamb" ("Non enim corruptibilibus auro et argento, sed sui ipsius agni incontaminati et immaculate pretioso sanguine nos redemit").[9] The papal Jubilee, in other words, despite relying upon the Levitical tradition for its legitimacy, was to be

strictly a theological forgiveness, distinguished sharply from the corrupt and materialist practices of the ancient Hebrews. For Clement, the new dispensation, or *oikonomia*, of Christ is a spiritual fulfillment of the old dispensation of material exchange. The supersession of the Old Law of the Israelites by Christianity invoked here is recapitulated in the supersession of Catholicism imagined by Protestant reformers: in both cases, crass materialism is relegated to a primitive past as we progress into a spiritually minded present. And it is recapitulated again in the supersession of premodern religiosity by modern secularism, although in this case it is the spiritual meaning of exchange and redemption that is relegated, while the economic meaning is felt to be rational and true. In each case, the impetus to separate spirit from matter is inextricable from the impetus to periodize.

Langland and Chaucer perceived, in a way that Clement, Wimbledon, and Mirk perhaps did not, the fact that spirit and matter, penitence and finance, are necessarily linked in the idea of debt, and that any attempt to separate the economics from the theology of debt forgiveness is bound to fail, to end up in contradiction or hypocrisy. The poets' insight makes their refusal or inability to countenance the possibility of full and unconditional debt forgiveness both mysterious and frustrating. It seems that debt is imaginatively productive and yet difficult to imagine ourselves out of. A fixed numerical quantity and a total abstraction, a moral cipher, a lack, and a transgression, debt is both a promise and a punishment, and the condition of indebtedness is, thus, strangely both indeterminate and inexorable. This specific constellation of meanings makes debt a powerful tool of governance but also a technology by which we are enthralled – that is, equally enchanted and constrained.

Notes

Introduction

1 Hanna and Wood (eds.), *Richard Morris's Prick of Conscience*, lines 5612–5917.

2 This popular text exists in at least 130 manuscripts, roughly double the number of copies of Chaucer's *Canterbury Tales*. Throughout the fifteenth century, it enjoyed a readership that spanned all of England and some of Ireland (Hanna and Wood, ii–xiii).

3 *Prick of Conscience*, lines 9533, 2462.

4 The theme of reckoning and the language of debt payment similarly shape Thomas Wimbledon's sermon, known as "Redde rationem villicationis tue," which he preached in 1388 in London. Extant in 13 English and 2 Latin manuscripts from the fourteenth and fifteenth centuries, as well as eighteen printed editions from the sixteenth and seventeenth centuries, "Redde rationem" has been called "the most famous sermon ever delivered at Paul's Cross" (MacLure, *The Paul's Cross Sermons 1534–1642*, 144).

5 Gary Anderson has shown that the language of debt is "ubiquitous" in the New Testament (*Sin: A History*, 31). The passage from Matthew 6:12 is taken from the Wycliffite Bible (WYC); see also the Vulgate: "et dimitte nobis debita nostra, sicut et nos dimittimus debitoribus nostris." In his letter to the Ephesians, Paul writes "Jesus Christ [. . .] in whom we have redemption by his blood, [and] forgiveness of sins, after the riches of his grace" (Eph 1:7 [WYC]). In the Vulgate: "In quo habemus redemptionem per sanguinem ejus, remissionem peccatorum secundum divitias gratiae ejus."

6 Chaucer, *The Parson's Tale*, 248–251. All references to Chaucer are to *The Riverside Chaucer* (ed. Larry D. Benson).

7 "For certes, synne bireveth a man bothe goodnesse of nature and eek the goodnesse of grace. [. . .] Wel may he be sory thanne, that oweth al his lif to God as longe as he hath lyved, and eek as longe as he shal lyve, that no goodnesse ne hath to paye with his dette to God to whom he oweth al his lyf" (*The Parson's Tale*, 369–370).

8 Two classic studies in the history of penance are Tentler, *Sin and Confession on the Eve of the Reformation* and Poschmann, *Penance and the Anointing of the Sick* (trans. Francis Courtney). More recent studies of penance include Biller and Minnis (eds.), *Handling Sin: Confession in the Middle Ages*; Firey (ed.), *A New History of Penance*; Hamilton, *The Practice of Penance, 900–1050*; Larson, *Master of Penance: Gratian and the Development of Penitential Thought and Law in the Twelfth Century*. There are few exceptions to the neglect of debt, all of which consider sin as debt in the context of Middle English poetry. Paul Sheneman notes Langland's use of debt imagery in the poem's treatment of repentance: see "Debt and Its Double in *Piers Plowman*." Anna Baldwin considers changes to debt law in medieval England as a context for Langland's soteriology: see "The Debt Narrative in *Piers Plowman*." Finally, Irina Dumitrescu argues that the Middle English poem "Judas" evokes late medieval concerns about usury, in her essay "Debt and Sin in the Middle English 'Judas.'"

9 Such studies include, for instance, Farber on trade (*An Anatomy of Trade in Medieval Writing*: *Value, Consent, and Community*); Ladd on mercantilism (*Antimercantilism in Late Medieval English Literature*); Epstein on exchange (*Chaucer's Gifts: Exchange and Value in the "Canterbury Tales"*; and Cady on money (*The Gender of Money in Middle English Literature: Value and Economy in Late Medieval England*).

10 Although he does not frame his analysis in terms of debt, Andrew Galloway's work on "the poetics of accounting" in Ricardian literature aims to redirect the scholarly discourse on economic themes in medieval literature away from a simple pro- versus anti-mercantile binary and toward the recognition that, particularly in Langland, "spiritual, social, and economic bids for credit" are intertwined ("Non-Literary Commentary and its Literary Profits," 21). See also Galloway, "The Account Book and the Treasure: Gilbert Maghfeld's Textual Economy and the Poetics of Mercantile Accounting in Ricardian Literature" and "The Economy of Need in Late Medieval English Literature." Similarly, D. Vance Smith reads Langland's application of a commercial vocabulary to questions of salvation as hopeful rather than as satirical: see *Arts of Possession: The Middle English Household Imaginary*, 108–152.

11 Pearsall, Introduction, *Piers Plowman: A New Annotated Edition of the C-text*, 29.

12

> Sicuti cu loquimur, ut id quod animo gerimus in audientis animum per aures carneas illabatur, fit sonus verbum quod corde gestamus, et locutio vocatur, nec tamen in eundem sonum cogitatio nostra convertitur, sed apud se manens integra formam vocis qua se insinuet auribus lab suae mutationis assumit, ita verbum dei non commutatum caro tamen factum est ut habitaret in nobis. (Augustine, *De doctrina Christiana*, 1.13)

13 Jordan, "Words and Word: Incarnation and Signification in Augustine's *De doctrina Christiana*," 177.

14 "Nam et virgo concepit in utero, non figurate; et peperit Emmanuelem, nobiscum Deum Jesum, non oblique" (Tertullian, *PL* 2, col. 821B).

15 Cervone, *Poetics of Incarnation: Middle English Writing and the Leap of Love*, 7.
16 Benjamin, "Capitalism as Religion," 288–291. See also Samuel Weber's reflection on Benjamin's essay: "The Debt of the Living." George Edmondson's recent essay, "Guilt Historicism: Walter Benjamin's 'Capitalism as Religion,' Aura, and the Case of Chaucer's Pardoner" argues for relevance of Benjamin's fragmentary text for medievalists because of its rejection of the secularization thesis.
17 See, for example, Graeber, *Debt: The First 5000 Years*, the book that brought debt to the forefront of many scholarly conversations. The 2013 publication of Picketty's *Le capital au XXI siècle* (translated in 2014 as *Capital in the Twenty-First Century*), following on the heels of Graeber's 2011 *Debt*, marked a decisive shift in economists' understanding of the workings, the history, and the likely future of capitalism in the light of debt and its effects. Picketty showed, using precise mathematical models and a towering amount of historical evidence, that in economies where the rate of growth is lower than the rate of return on capital, inherited wealth will always grow faster than earned wealth. The upshot of Picketty's argument is that capitalism is a system that automatically and necessarily creates unsustainable levels of inequality, concentrating ever-greater amounts of wealth in an ever-smaller number of hands. The final chapter of *Capital* tackles the question of public debt, which is, Picketty argues, "a question of the distribution of wealth, between public and private actors in particular, and not a question of absolute wealth. The rich world is rich, but the governments of the rich world are poor. Europe is the most extreme case; it has both the highest level of private wealth in the world and the greatest difficulty in resolving its public debt crisis – a strange paradox" (Picketty, *Capital*, 700). See also Lazzarato's Foucauldian critique, *The Making of Indebted Man: An Essay on the Neoliberal Condition* (trans. Jordan); and *Governing by Debt* (trans. Jordan).
18 Deville's work on default, detailing the affective bonds that develop between debtors and their debts, as between debtors and their creditors, illustrates some of the complex operations of desire and attachment in the debt economy. See *Lived Economies of Default: Consumer Credit, Debt Collection, and the Capture of Affect*.
19 Philip Goodchild, "Debt and Credit," 103. Goodchild adds that this seemingly divine power "does, however, come at the cost of growing instability and inequality" (103). See also Goodchild, *Theology of Money*, 111–116.
20 Simpson, "Spirituality and Economics in Passus 1–7 of the B Text," 87.
21 Ladd, *Antimercantilism in Late Medieval English Literature*, 5.
22 "Eiciens Dominus uendentes et ementes de templo, significauit, quia homo mercator vix aut nunquam potest Deo placere" (Gratian, *Decretum*, pars 1a, dist. 88, c. 11).
23 Besse, "A Book of the Praises of St Francis," 54.
24 Little summarizes this narrative in *Religious Poverty and the Profit Economy in Medieval Europe,* 73.

25 The *Decretum* defines usury as any transaction "ubi amplius requiritur quam quod datur" (where more is required [in repayment] than was given) (pars 2, C.14, q.3, c. 3). Thomas Aquinas defines usury as an "injustice" because it amounts to selling the same thing twice (*Summa Theologiae [ST]*, 2.2. q. 78, a.1). For a summary and overview of medieval views of usury, see Wood, *Medieval Economic Thought*, 159–190. See also Langholm's summary, *Economics in the Medieval Schools: Wealth, Exchange, Value, Money, and Usury According to the Paris Theological Tradition, 1200–1350*, 585–593. For a trenchant challenge to the "standard narrative" in which medieval Jews served the "economic function" of moneylender because they were not subject to the Church's anti-usury laws, see Mell, *The Myth of the Medieval Jewish Moneylender*.

26 Todd (ed.), *An Apology for Lollard Doctrines, Attributed to Wicliffe*, 20:52.

27 Patterson, "Chaucer's Pardoner on the Couch," 669.

28 Aers, *Community, Gender, and Individual Identity: English Writing, 1360–1430*, 66–67.

29 Pearsall, "Langland's London," 84.

30 Yunck, *The Lineage of Lady Meed: The Development of Mediaeval Venality Satire*, 302.

31 Fleming, "Anticlerical Satire as Theological Essay: Chaucer's *Summoner's Tale*," 18. Fleming interprets the tale as a comment on "the very practicability of penance administered by 'vessels of mercy' who are really vessels of wrath, and who blasphemously adorn the filthiest of wrath's 'stinkinge engendures' with the forms of the sublimest mysteries of divine grace" (19).

32 Olson, "Measuring the Immeasurable: Farting, Geometry, and Theology in the Summoner's Tale," 427.

33 Kaye, *Economy and Nature in the Fourteenth Century: Money, Market Exchange, and the Emergence of Scientific Thought*, 3. Richard Kilvington, Thomas Bradwardine, Richard Swineshead, John Dumbleton, and William Heytesbury produced works – for instance, Bradwardine's *Tractatus de Proportionibus* and Swineshead's *Liber calculationum* – that are widely considered to have helped lay the foundations of modern physics and mathematics. By the end of the fourteenth century, the Calculators' method of revising Aristotelian physics to bring it in line with mathematical formulae and principles had reached Italy, thus helping to set a course later followed by Galileo. Bradwardine, of course, is known to Chaucerians as the "Bisshop Bradwardyn" mentioned by the Nun's Priest, along with St Augustine and Boethius, as one of those "parfit clerk[s]" who know how to parse complex theological problems (Chaucer, *Nun's Priest's Tale*, 3242, 3236). See also Sylla, "The Oxford Calculators' Middle Degree Theorem in Context."

34 Kaye, *Economy and Nature*, 3 (emphasis added).

35 Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 18. See also Bloch, *Feudal Society*, esp. 69–71.

36 Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 19.

37 Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 195.
38 Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 183.
39 Weber, *The Protestant Ethic and the "Spirit" of Capitalism and Other Writings*, 8.
40 Weber, *The Protestant Ethic,* 18.
41 Weber, *The Protestant Ethic*, 26.
42 Hill, *Puritanism and Revolution; Studies in Interpretation of the English Revolution of the 17th Century*, 218.
43 Tawney, *Religion and the Rise of Capitalism: A Historical Study*, 19.
44 See, for instance, Postan, who argued that Church doctrine imposed restrictions on price fluctuations and competition (*The Medieval Economy and Society: An Economic History of Britain, 1100–1500,* esp. 225–226); North and Thomas have argued that anti-usury laws and the concept of the just price precluded investment and credit (*The Rise of the Western World: A New Economic History*, 92); Bridbury similarly argues that economic growth was stifled by Church doctrine, in "Markets and Freedom in the Middle Ages," 85–86. See also Gurevich, who advances a similar argument about the Church as an economically repressive force ("The Merchant," esp. 275–277). These views echo the work of earlier historians, such as Ashley, *An Introduction to English Economic History and Theory*; and Cunningham, *The Growth of English Industry and Commerce during the Early and Middle Ages*.
45 See, for example, Bolton, *Money in the Medieval English Economy, 973–1489*; Britnell, *The Commercialisation of English Society, 1000–1500*; and Nightingale, "Money and Credit in the Economy of Late Medieval England." Davis provides an excellent overview of these recent views, as well as a summary of this shift in historical perspective, in the introduction to his book, *Medieval Market Morality*: *Life, Law and Ethics in the English Marketplace, 1200–1500*. Most recently, Nightingale develops this view of the later Middle Ages further in *Enterprise, Money, and Credit in England Before the Black Death 1285–1349*; and *Mortality, Trade, Credit, and Money in Late Medieval England 1285–1531*.
46 Davis, *Medieval Market Morality,* 10. See also Britnell, *The Commercialisation of English Society*, on the formal institutional frameworks of medieval commercialization.
47 See, for instance, Briggs, *Credit and Village Society in Fourteenth-Century England*; on the role of urban centres in feudalism, see Hilton, *English and French Towns in feudal Society: A Comparative Study*; Davis, *Medieval Market Morality*, 19–22.
48 See, for instance, Kowaleski, *Local Markets and Regional Trade in Medieval Exeter*.
49 Davis, *Medieval Market Morality*, 669; Briggs, *Credit and Village Society in Fourteenth-Century England*; Stone, *Decision-Making in Medieval Agriculture*; Hilton, "Towns in English Medieval Society" and *English and French Towns in Feudal Society: A Comparative Study*; Merrington, "Town and Country in the Transition to Capitalism."

50 One exception is Little, "Transforming Work: Protestantism and the Piers Plowman Tradition." Little makes a point similar to the one I am making here but looking back from the mid-sixteenth century rather than ahead from the fourteenth, in that she argues that post-Reformation imitations of Langland's poem are more Catholic and less Protestant than the traditional Weberian paradigm would allow.

51 Davis, *Periodization and Sovereignty: How Ideas of Feudalism and Secularization Govern the Politics of Time*, 1. Davis asks the question that also guides the argument of the present project: "why, in the face of all challenges to teleological and stage-oriented histories, do the monoliths medieval/religious/feudal and modern/secular/capitalist (or 'developed') survive, and what purposes do they serve?" (2).

52 Bertolet and Epstein, *Money, Commerce, and Economics in Late Medieval English Literature*, 4, 6.

53 Bertolet and Epstein, *Money, Commerce, and Economics,* 5.

54 Two of the essays included in the volume do, however, consider theological ideas: my own, "Demonic Ambiguity: Debt in the Friar-Summoner Sequence," and Rosemary O'Neill's "Judas and the Economics of Salvation in Medieval English Literature," which focuses on the figure of Judas as "fulcrum between stewardship and commerce" (11).

55 Wood, *Medieval Economic Thought*, 1.

56 Langholm's work on scholastic theology's contributions to the history of economic thought provides many examples of this connection: *The Legacy of Scholasticism in Economic Thought: Antecedents of Choice and Power* and *Economics in the Medieval Schools*. I have relied heavily on Langholm's work for my understanding and use of scholastic economic thought. See also Brown, who writes on the role of money and wealth in the early Christian Church: he notes that, for early Christians, "Heaven was not only a place of great treasure houses, it included prime real estate in a state of continuous construction due to the good deeds performed on earth by means of common, coarse money" (*The Ransom of the Soul: Afterlife and Wealth in Early Western Christianity*, 27). Brown offers insightful comments on the "embarrassment" felt by modern Christians at the idea of paying for a place in heaven with money. What now seems to be an impossible tension was seen by early and medieval Christians as a miraculous healing of division: "If the brutal antithesis between heaven and earth, pure spirit and dull matter, could be overcome in this way, then all other divisions might be healed" (31).

57 Appadurai, *The Future as Cultural Fact: Essays on the Global Condition*, 235.

58 Weber, *The Protestant Ethic*, 34.

59 Some of the early critical responses to Weber's essay were articles published in 1907 and 1908 by Fischer; and a second set of essays written in 1909 and 1910 by Rachfahl. These early rebuttals, and Weber's written counter-responses, have been published as Chalcraft and Harrington (eds.), *The Protestant Ethic Debate: Max Weber's Replies to his Critics, 1907–1910*. The body of scholarship on Weber, and on *The Protestant Ethic* alone, is massive,

so it is beyond the scope of this book to survey or summarize it, or the various factions within it. Interpretations of Weber that I have consulted here include, in addition to those already cited: Ghosh, *Max Weber and the Protestant Ethic: Twin Histories*; Love, *Weber, Schumpeter, and Modern Capitalism: Towards a General Theory*; Symonds and Pudsey, "The Concept of 'Paradox' in the Work of Max Weber"; Flew, "Foucault, Weber, Neoliberalism, and the Politics of Governmentality"; and Giddens, *Capitalism and Modern Social Theory: An Analysis of the Writings of Marx, Durkheim, and Max Weber*.

60 Weber, *The Protestant Ethic*, 13.

61 Weber, *The Protestant Ethic,* 12, 23.

62 Weber, *The Protestant Ethic*, 81.

63 Weber, *The Protestant Ethic*, 81.

64 Weber writes, "The spiritual aristocracy of the monks, who stood outside and above the world, was replaced by the spiritual aristocracy of the saints *in* the world, predestined by God from eternity, an aristocracy which with its *character indelebilis* was separated from the rest of reprobate humanity by a gulf that was fundamentally more unbridgeable and in its invisibility was more awe-inspiring than that which outwardly cut off the medieval monk from the world" (83).

65 Weber, *The Protestant Ethic,* 80.

66 Weber, *The Protestant Ethic,* 84. Weber's comments on medieval asceticism are ambivalent. On the one hand, he does recognize explicitly that "It is not as though within Catholicism the 'methodical' life had been confined to the cells of the monasteries"; on the other hand, he contends that medieval asceticism was not "purely innerworldly," as was Puritan asceticism (82). It is decisive for Weber that "the model of how to lead a methodical life par excellence [before the Reformation] was, as ever, *the monk, and he alone*, that therefore the more firmly asceticism took hold of the individual, the more it forced him out of everyday life, because the truly holy life consisted in *exceeding* innerworldly morality" (82).

67 Weber, *The Protestant Ethic,* 84–85.

68 Appadurai, *Banking on Words,* 6.

69 Appadurai, *Banking on Words,* 1.

70 Appadurai, *Banking on Words,* 6. Appadurai also links the derivative to the gift in the Maussian sense, as both are forms of contract.

71 Appadurai, *Banking on Words,* 24.

72 Stimilli develops these ideas over the course of two monographs. The first, published by Quodlibet in 2011 as *Il debito del vivente: Ascesi e capitalismo*, was translated into English and published as *The Debt of the Living: Ascesis and Capitalism* (2017). The second, *Debito e colpa*, was translated and published as *Debt and Guilt: A Political Philosophy* (2018). Stimilli's work exemplifies the rising tide of Italian philosophy concerned with economic theology in the wake of the early twenty-first-century debt crisis in Europe and the widespread implementation of austerity measures. See Agamben's work: *The Kingdom and the Glory: For a Theological Genealogy of Economy and Glory*;

Opus Dei: An Archaeology of Duty; *The Highest Poverty: Monastic Rules and Form-of-Life*. See also Esposito, *Two: The Machine of Political Theology and the Place of Thought*, and *Bíos: Biopolitics and Philosophy*. See also Lazzarato, *The Making of Indebted Man* and *Governing by Debt*.

73 I borrow this helpful paraphrase of Stimilli's point from Rossi, "Debt as Form of Life," 506.

74 Stimilli, *Debt of the Living*, 2

75 Stimilli, *Debt of the Living,* 2.

76 See Foucault, *The Birth of Biopolitics: Lectures at the Collège de France, 1978–1979*, trans. Graham Burchell, esp. 267–316.

77 On Agamben's interpretation of Foucault, see Snoek, "Agamben's Foucault: An Overview."

78 Agamben quoted in Negri's review of *Kingdom and the Glory,* "Sovereignty: That Divine Ministry of the Affairs of Earthly Life," 99.

79 Agamben, *Kingdom and the Glory*, 18.

80 Agamben, *Kingdom and the Glory*, 19.

81 "[T]hus, the *Acts of Thomas* paraphrase the parable in Matthew 6:26, 'your heavenly Father feeds them' about the birds of the sky as *ho theos oikonomei auta. . .*'" (Agamben, *Kingdom and the Glory*, 19).

82 Agamben, *Kingdom and the Glory*, 24.

83 Agamben, *Kingdom and the Glory*, 24.

84 Agamben, *Kingdom and the Glory*, 25.

85 Marx, *Capital*, trans. David Fernbach, 3:525–542.

86 Appadurai, "The Spirit of Calculation," 6.

87 The "Perlez py3te of ryal prys" (*Pearl* IV.193) also, of course, echoes the "Pearl of Great Price" of Matthew 13:45–46, in which the kingdom of heaven is likened to a merchant who sells all he possesses so that he can purchase the pearl. In many ways, the poem ruminates on the language of wealth management and mercantile imagery that permeate the New Testament, particularly the parables of Christ.

88 *The Complete Works of John Gower*, 2.515

89 Knapp, *The Bureaucratic Muse: Thomas Hoccleve and the Literature of Late Medieval England,* 35.

90 Knapp, *Bureaucratic Muse,* 39.

91 *Richard Fitzralph's Sermon: Defensio curatorum*, trans. John Trevisa, 80.

92 Biddick, *The Typological Imaginary: Circumcision, Technology, History*, 2.

Chapter 1

1 "Magna Carta de libertatibus Mundi," MS Sloane 3293, Art. 3, fol. 2, lines 1–6.

2 Derrida, *Given Time: I. Counterfeit Money*, trans. Peggy Kamuf, 124.

3 Benjamin, "The Work of Art in an Age of Mechanical Reproduction," *Illuminations: Essays and Reflections*, 3.

4 Many of these lyrics are printed in Brown (ed.), *Religious Lyrics of the XVth Century*: see, for example, numbers 5, 8, 55, 71, 79, 106, 137.

5 Oxford, Bodleian Library, MS Ashmole 189, fol. 110r.

6 Oxford, Bodleian Library, MS Ashmole 189, fol. 110r. *The Linguistic Atlas of Late Mediaeval English* dates the scribe's hand to the late fifteenth century.

7 Even by late medieval standards, this is an outlandish figure. On the development of indulgences, see Vincent, "Some Pardoners' Tales: The Earliest English Indulgences"; and Swanson (ed.), *Promissory Notes on the Treasury of Merit: Indulgences in Late Medieval Europe*. Swanson notes the "unstable" textuality of indulgences, which led to irregularities and errors in numbering: "Papal numbers were confused; days of pardon became years (or vice versa); different ancillary traditions affected the calculations" (223). He also gives as an example of an "extreme" indulgence one granted by John XXII for 30,000 years (223).

The annotator's reference to "testamentum domini" is likely referring to the literary type more commonly known as the *Testament of Christ*, for instance the one Deguileville includes in his *Pèlerinage de la Vie Humaine,* and *not* to the apocryphal work titled *Testamentum domini nostri Jesu Christi,* a second-century text that claims to set out the rules and ordinances of the early Christian Church.

8 *OED*, s.v. "pretend" (*v*).

9 Minnis, *Translations of Authority in Medieval English Literature: Valuing the Vernacular,* 12–14. Minnis cites Simon of Cremona's *Disputationes de indulgentiis* (1380), where "the authenticity of two particularly generous indulgences is questioned": "Simon's response is that the Church tolerates certain things which, were they subjected to strict legal examination, would not be countenanced" (Minnis, 13). The indulgence supposedly granted to St. Francis by Honorius II similarly provoked some controversy: see Webb, "Pardons and Pilgrims," 245–246. See also Shaffern, "John of Dambach and the Proliferation of Indulgences in the Fourteenth Century" (doctoral dissertation, University of Notre Dame, 1992).

10 Minnis, *Translations of Authority*, 69.

11 Minnis, *Translations of Authority*, 13.

12 I echo Cervone here, who writes that Christ is both "doer" and "love deed" in the charter lyrics (*The Poetics of Incarnation*, 85).

13 Cambridge UK, MS Caius College Cambridge 230, fol. 25. Lines 33–34. In Spalding, *Middle English Charters of Christ*, 11.

14 The *Fasciculus morum*'s charter concludes the manual's section on Wrath. The author declares that Christ "bought" salvation for his heirs, and then includes the charter as proof of purchase:

> Let all present and to come, all who are in heaven, on earth, and in hell, know that I, Christ, Son of God the Father and of the Virgin Mary, true God and man, have fought justly before the whole world in the arena for my inheritance that was taken from me unjustly and by treason and kept for a long time in the hand of my enemy. I have overcome my enemy, gained the victory, and rightly recovered my heritage;

> and Good Friday I have taken possession of it with my heirs, to have and to hold, in length and in breadth, forever, as it has been disposed by my Father, freely and in peace, yearly and always, by giving God the Father a clean heart and a pure soul. In witness thereof I have written this present charter with my own blood, read it and published it through the whole world, and sealed it with the seal of my divinity, with the witness of the Father, Son, and Holy Spirit, for these three are one, who give witness in Mount Calvary, publicly and openly, to last forever, in the year 5232 after the Creation of the world. (*Fasciculus morum*: *A Fourteenth-Century Preacher's Handbook*, trans. Wenzel, 147)

15 Cervone complains, probably rightly, that this current "critical nomenclature for the Charters tradition is misleading" because it suggests that the "Charter of Christ" is a single poem that was revised over time, in short and long versions. In fact, she notes, "the Charters exist in six forms, one with three successive sub-forms; in three languages (Latin, English, and Irish); in prose and in verse; and are attested in at least seventy-four manuscripts" (*Poetics of the Incarnation,* 238n2). The B- and C-texts add doctrinal and devotional material not found in the earlier A-text. Cervone concludes that "each is a distinct literary work: the so-called 'short Charter' is not an abridged 'long Charter,' nor are the long and short Latin versions translations of the English or vice versa" (238n2).

Spalding established the corpus of the charter lyric tradition; her 1914 edition of the *Middle English Charters of Christ* remains the only printed text. Boffey and Edwards list English language witnesses, including several unknown to Spalding, in *A New Index of Middle English Verse*: see index numbers 4184 ("Short Charter"), 1828 ("Kent Charter"), 1718 ("Long Charter," A-text), 4154 ("Long Charter," B-text), and 1174 ("Long Charter," C-text). Although the charters have been noted in passing by many scholars, critical scholarship focused on the genre is slim. Cervone explores the charters as an instance of an "incarnation poetics" (*Poetics of Incarnation* 3); In *Documentary Culture and the Making of Medieval English Literature*, Steiner, in what is the most extensive treatment to date, reads the lyrics as "a particularly fascinating experiment in English documentary poetics, the goal of which was to reframe the aspirations of the Middle English lyric" (53). I am indebted to her careful close readings of the lyrics: see esp. 194–200 and 218–228.

16 On the prevalence and purpose of medieval forgeries, see Clanchy, *From Memory to Written Record: England, 1066–1307*, 318–328; see also Hiatt, *The Making of Medieval Forgeries: False Documents in Fifteenth-Century England*.

17 Hiatt, *The Making of Medieval Forgeries,* 3.

18 Copies of the charter made to look like real charters in size and shape can be found in British Library MS Additional Charter 5960 and Harley 6848, Ar. 36, fol. 221; charters illustrated with a hanging seal can be found in British Library MS Sloane 3292, fol. 2v; British Library MS Stowe 620, fol. 12v; and Cambridge MS Additional 6689, 271.

19 According to Shaffern, the two schoolmen credited with the authorship of the treasury of merit were the Dominican Hugh of St. Cher and the Franciscan Alexander of Hales, although no compelling evidence exists in either case.

Thomas Aquinas considered the treasury of merit the "formal cause" of pardons: "Causa autem remissionis poenae in indulgentiis non est nisi abundantia meritorum ecclesiae" (*ST Suppl.* Q.25, a.2). See Shaffern, "The Medieval Theology of Indulgences," 23–26.

20 The image of the treasure chest is from the canonist Hostiensis, *Summa aurea* (Lyons, 1537), 5.67, fol. 288v: "Et preterea martyres pro fide et ecclesia sanguinem suum fuderunt et ultra quam peccassent puniti fuerunt. Restat quod in dicta effusione omne peccatum punitum est, et hec sanguinis effusio est thesaurus in scrinio ecclesie repositus cuius claves habet ecclesia. Unde quando vult potest scrinium aperire, et thesaurum suum cui voluerit communicare, remissiones et indulgentias fidelibus faciendo" (quoted in Shaffern, "Medieval Theology of Indulgences," 25) The idea that an indulgence draws on the credit of the treasury (accumulated by the suffering of Christ) to pay the debt of punishment is suggested by Thomas Aquinas (*ST Suppl.* Q. 25, a.1).

21 "Sic thesaurus ecclesiae ab his qui habent dispensare, duplici ex causae debet distribui, scilicet propter gloriam principis et laudem" (Bonaventure, *Commentaria in IV libros sententiarum,* qtd in Shaffern, "The Medieval Theology of Indulgences," 32)

22 *Knighton's Chronicle, 1337–1396*, 324–325.

23 Vincent, "Some Pardoners' Tales," 33.

24 Hudson, "Dangerous Fictions: Indulgences in the Thought of Wyclif and his Followers," 199–200.

25 "Þe pope of Rome þat feynith him hey tresorer of holi chirche [. . .] 3euiþ þe feynid pardoun *a pena et a culpa* – he is a tresourer most banisschid out of charite, seyn he may deliueren þe presoneris þat ben in peyne at his owne wil, and make himself so þat he schal neuere come þere" ("Twelve Conclusions of the Lollards," *Selections from English Wycliffite Writings,* ed. Hudson, 27). Hudson summarizes Wycliffe's objections in *De ecclesia* thus:

> To argue that the recipient of an indulgence receives its benefits regardless of his own moral condition is blasphemous, but to suppose that an indulgence only applies to one worthy of release makes the indulgence redundant and meaningless. It follows from this theology that contemporary papal claims relevant to indulgences are in every instance mendacious: if the pope could remit *a pena et a culpa,* he should use his power freely; but the pope cannot waive the consequences of sin, whether these consequences are applied in this world or the next, or remit guilt, so absolution *a pena et a culpa* represents at best nonsense and a profoundly misleading arrogation. ("Dangerous Fictions," 199–200)

26 Oxford, Bodleian Library, Bodley 288, fol. 136r, qtd. in Hudson, "Dangerous Fictions," 204.

27 Graeber, *Debt*, 21.

28 Marx, *Capital*, 3:525.

29 Mitchell-Innes, "The Credit Theory of Money," 155.

30 Thomas Aquinas, *Commentary on the Sentences* 3.6, 142

31 Kaye, *Economy and Nature*, 18.

32 Aristotle, *Politics,* trans. Lord, 1.1257a–b. It is in this context that Aristotle also launches a critique of exchange for the purposes of money-making as "unnatural," as opposed to natural exchange that allows people to fulfill the necessities of life.

33 Ingham, *The Nature of Money*, 5. See also Langholm, *Economics in the Medieval Schools*. Langholm notes, "Aquinas' conception of money, like that of his Latin predecessors, is entirely physical. He refers to the *denarius*, or to *pecunia* in the narrow sense of specie, and occasionally to *pecunia argentea* (silver coins)" (236).

34 Kaye, *Economy and Nature*, 15. See also Spufford, *Money and its Use in Medieval Europe*, 245–263.

35 Kaye, *Economy and Nature,* 16.

36 Wood, *Medieval Economic Thought*, 77.

37 Aristotle, *Nicomachean Ethics,* trans. Ross, v.5, 89.

38 Graeber, *Debt*, 47.

39 Graeber, *Debt,* 56.

40 Ingham, *The Nature of Money,* 12.

41 Wood, *Medieval Economic Thought*, 77.

42 Wood, *Medieval Economic Thought*, 77.

43 "Quibusdam uidetur quod aliquis rex aut princeps auctoritate propria possit de iure uel priuilegio libere mutare monetas in suo regno currentes et de eis ad libitum ordinare, ac super hoc capere lucrum seu emolumentum quantumlibet" (Oresme, *The De moneta of Nicholas Oresme and English Mint Documents*, trans. Charles Johnson, 1).

44 See Woodhouse's persuasive interpretation of Oresme's radical position on popular sovereignty, "'Who Owns the Money?' Currency, Property, and Popular Sovereignty in Nicole Oresme's *De moneta*."

45 Knapp, *The State Theory of Money*, trans. Lucas and Bonar, 1.

46 Related in several important ways to Knapp's work and the "state theory" is the work of Alfred Mitchell-Innes, or the "credit theory" of money. In Mitchell-Innes's succinct formulation:

> A sale and purchase is the exchange of a commodity for a credit. From this main theory springs the sub-theory that the value of credit or money does not depend on the value of any metal or metals, but on the right which the creditor acquires to 'payment,' that is to say, to the satisfaction of credit, and on the obligation of the debtor to 'pay' his debt, and conversely on the right of the debtor to release himself from his debt by the tender of an equivalent debt owed by the creditor, and the obligation of the creditor to accept this tender in satisfaction of credit. (Mitchell-Innes, "The Credit Theory of Money," 152)

See also Goodchild: "Since metal coins had always been tokens of value, the creation of money as credit does not so much change as reveal the essence of money" (*Theology of Money,* 7).

47 See, for instance, Knapp, *State Theory of Money*, 25–44; and Ingham, *Capitalism*, 67–70. See also Wray, *Understanding Modern Money: The Key to Full Employment and Price Stability*, esp. 18–38.

48 See, for example, Bougrine and Seccareccia, "Money, Taxes, Public Spending, and the State within a Circuitist Perspective," 60; David Dequech, "Keynes's 'General Theory': Valid Only for Modern Capitalism?"; Davanzati and Pacella, "Thorstein Veblen on Credit and Economic Crises," 1048. The *Quarterly Bulletin* of the Bank of England puts it succinctly:

> Commercial banks create money, in the form of bank deposits, by making new loans. When a bank makes a loan, for example to someone taking out a mortgage to buy a house, it does not typically do so by giving them thousands of pounds worth of banknotes. Instead, it credits their bank account with a bank deposit of the size of the mortgage. At that moment, new money is created. (McLeay, Radia, and Thomas, "Money Creation in the Modern Economy")

49 Goodchild, "Debt and Credit," 99.
50 Crosthwaite, "Money," 95. See also Hörisch, *Heads or Tails: The Poetics of Money*, 16–17.
51 Goux, "Cash, Check, or Charge?," 100. Bjerg makes a similar point about the fact that an underlying sense "that money issued by the state is somehow backed by 'real value'" helps money to "circulate as if it were actually backed by 'real value'" (*Making Money: The Philosophy of Crisis Capitalism*, 112).
52 Bjerg, *Making Money*, 98.
53 Bjerg, *Making Money*, 151.
54 John Bromyard, *Summa praedicantium*, I.27.4, qtd, and trans. Diana Wood, *Medieval Economic Thought,* 69.
55 Marx, "Economic and Philosophic Manuscripts of 1844," *Early Writings,* trans. Livingstone and Benton (New York: Penguin, 1992), 378.
56 Singh, *Divine Currency: The Theological Power of Money in the West*, 6–7.
57 The earliest indulgences were issued as early as the eleventh century, but these were granted only for extreme acts of piety, such as pilgrimage and especially crusade, and could not be exchanged for money. The indulgence granted in 1063 by Pope Alexander II, for example, "proclaimed warriors loosed from one work of satisfaction but bound to another," that is, to fighting the Moors of Spain (Shaffern, "The Medieval Theology of Indulgences," 13).
58 Schwebel, "Economy, Representation, and the Sale of Indulgences in Late-Medieval England," 31.
59 Dorchester, Dorset Record Office, DC/TB/N4-II, partly printed in *The Sixth Report of the Royal Commission on Historical Manuscripts*, appendix 495–496. My thanks to Robert Swanson for drawing this source to my attention. See also Vincent's discussion of Greyve ("Some Pardoners' Tales," 23–25).
60 The translation is from the Douay-Rheims. In the Vulgate: "Et vos cum mortui essetis in delictis, et praeputio carnis vestrae, convivificavit cum illo, donans vobis omnia delicta: delens quod adversus nos erat chirographum decreti, quod erat contrarium nobis, et ipsum tulit de medio, affigens illud cruci: et expolians principatus, et potestates traduxit confidenter, palam triumphans illos in semetipso" (Col. 2:13–15).
61 Testart, "The Extent and Significance of Debt-Slavery," 190–191. This is the same word used, as reported by Ovid, in rites performed to purge the city of

malicious spirits during the period known as the *Lemuria:* "haec ego mitto, his [. . .] redimo meque meosque fabis" (*Fasti* 5.431–444). See also Shaffern, who draws this connection to explain the "deeply scriptural" basis of indulgences and other economic practices in the medieval Church ("The Medieval Theology of Indulgences," 26).

62 Anderson, *Sin: A History,* 8. On debt-slavery and laws meant to protect debtors in ancient Mesopotamia and Babylon, see Hudson, *. . .and forgive them their debts: Lending, Foreclosure and Redemption from Bronze Age Finance to the Jubilee Year*.

63 Anderson has shown that there is "a complete interchangeability between commercial and theological terminology" in the New Testament (29); he also observes that the idea is already present in Second Isaiah (43–54). In Aramaic, the word for a debt owed to a creditor and the word for sin are the same, *hôbâ*, and as Hebrew speakers became fluent in Aramaic, and as the Hebrew Scriptures were translated into Aramaic, the metaphor for sin in Judaism shifted from that of a burden to that of a debt. By the time of Rabbinic Hebrew, the conception of sin as a debt led to a more general merging of economic and theological terms (29). This lexical conflation began during the Israelite exile and enslavement under Persian rule (538–333 BCE), when Jews were bilingual in Hebrew and Aramaic, the official language of the ruling class (27–31). In the gospels and in the writings of Paul, the use of debt language is "ubiquitous" (31).

64 This line also recalls the belief, commonly rehearsed in penitential manuals, that vain swearing "rendyn" Christ "iche lyme fro other" in the words of the *Jacob's Well* author (*Jacob's Well: An English Treatise on the Cleansing of Man's Conscience* (ed. Brandeis, lines 27–28).

65 *Meditation on the Five Wounds of Christ*, in *Yorkshire Writers: Richard Rolle of Hampole and His Followers* (ed. Carl Horstman), 440.

66 *The Privity of the Passion*, in *Yorkshire Writers: Richard Rolle of Hampole and His Followers* (ed. Carl Horstman), 206. Interestingly, as Spalding notes, the parchment reference is not in the Latin original (*Middle English Charters of Christ,* xlvi). And there is an almost identical line in Richard Rolle: "þi bodi is streyned as a parchemyn-skyn upon þe harowe" (*Meditations on the Passion* (2), in *Yorkshire Writers* 1:100).

67 "Christ's Burial," in *The Late Medieval Religious Plays of Bodleian MSS Digby 133 and E Museo 160*, lines 271–276. As Cervone points out, Julian of Norwich similarly makes use of the painful image of stretching and drying human skin and Christ's word from the cross, "sitio," "I thirst" (John 19:28) (*A Revelation of Love*, 16.18–17.6). See Cervone's discussion of Julian's use of the skin-parchment metaphor (*Poetics of the Incarnation*, 240–241).

68 Running through patristic discourse on the Redemption, however, is a close association between the *chirographum decreti* and what is known as the "devil's rights" theory, the idea that the fall into sin rendered human souls the possession of the Devil, and that the redemption accomplished by Christ's death and Resurrection was a buying back (*redemptio*) of humanity from the

Devil. Augustine, for instance, claims that Christ "redemit nocentes a captiuitate, in qua detinebamur a diabolo, donans nobis delicta. et ipso pretio nostro sanguine suo delens chirographum quo debitores tenebamur" (*Enarrationes in Psalmos*, 138.2.6–8). ([Christ] redeemed the guilty from captivity, in which we were detained by the devil . . . [and deleted] the chirograph in which we were held to be debtors.) See Marx's study of this tradition of thought, *The Devil's Rights and the Redemption in the Literature of Medieval England.*

69 Steiner, too, notes the complex play of Christ's presence and absence in the lyrics (*Documentary Culture,* 72–73).

70 *Dialogus de Scaccario, The Course of the Exchequer, and Constitutio Domus Regis, The Establishment of the Royal Household* (ed. and trans. Johnson, Carter, and Greenway), 97: "Cum insignis ille subactor Anglie, rex Willelmus [. . .] ulteriores insule fines suo subiugasset imperio, et rebellium mentes terribilibus perdomuisset exemplis" (xvi). Richard's account, as Clanchy notes, amounts to "a myth (in the sense of a collective memory) about how the Norman Conquest had marked a new beginning in law and record-making" (*From Memory to Written Record*, 27).

71 *Dialogus*, 97.

72 *Dialogus*, 97.

73 Clanchy, *From Memory to Written Record*, 27. On the title "Domesday," Richard writes the following:

> Hic liber ab indigenis 'Domesdei' nuncupatur, id est dies iudicii per metaphoram. Sicut enim districti et terribilis examinis illius nouissimi sententia nulla tergiuersationis arte ualet eludi, sic cum orta fuerit in regno contention de his rebus que illic annotantur, cum uentum fuerit ad librum, sententia eius infatuari non potest uel impune declinari. Ob hoc nos eundum librum 'iudiciarium' nominauimus, non quod in eo de propositis aliquibus dubiis feratur sententia, set quod ab eo, sicut a predicto iudicio, non licet ulla ratione discedere (xvii). (*Dialogus*, 96)

74 Clanchy, *From Memory to Written Record,* 67–68. Here I follow quite closely Clanchy's characterization of the *Dialogue*'s depiction of William I and its implications. Clanchy notes that the structure of the Exchequer accords with Weber's definition of the bureaucratic state, in which "administrative acts, decisions and rules are formulated and recorded in writing, even in cases where oral discussion is the rule or is even mandatory. The combination of written documents and a continuous organisation of official functions constitutes the *bureau* which is the central focus of all types of modern corporate action" (68). Such a state contrasts with the form of Anglo-Saxon governance, in which "the person or persons exercising authority are designated according to traditionally transmitted rules [. . .] the organised group exercising authority is, in the simplest case, primarily based on relations of personal loyalty, cultivated through a common process of education" (68). While Alfred the Great ruled by informal and oral personal negotiation, Henry II used a system of standardized writs that served to depersonalize the legal process and make it more efficient.

75 Clanchy, *From Memory to Written Record,* 68–69.

76 I use here the traditional metaphor of money "circulating" through the body politic, although I take Ingham's point that this metaphor is not accurate and can be misleading. Rather, as he writes,

> [M]oney consists in vast dense networks of overlapping and interconnected multilateral credit-debit relationships which are mediated by the issuers in a process referred to [. . .] as 'efflux and reflux' [. . .] Coins were never simply distributed by the monarch as a 'public good', as is sometimes implied in economic explanations. They were issued in payment of a specific royal debt. Their acceptability was guaranteed by their assignability, which was, in turn, conferred by re-acceptance in payment of a (tax) debt owed to the monarch. The coin is simply reusable credit in myriad credit and debit relations. (*The Nature of Money*, 73)

77 Ziolkowski, "Cultures of Authority in the Long Twelfth Century," 432.
78 Ziolkowski, "Cultures of Authority," 426.
79 Minnis, *Medieval Literary Theory and Criticism, c. 1100–1375: The Commentary Tradition*, 12.
80 Minnis, *Medieval Literary Theory*, 9.
81 British Library MS Harley 2346, fol. 53r.
82 Simonet, "Objects of the Law, Holy Images: Religious Iconography on Medieval Seals in France," 361.
83 For the display of indulgences on tombs and brasses, see Marshall, "The Church of Edvin Ralph and Some Notes on Pardon Monuments," 40–55. Vincent comments briefly on the practice in "Some Pardoners' Tales." See also Orme, "Indulgences in the Diocese of Exeter, 1100–1536."
84 Marshall, "The Church of Edvin Ralph and Some Notes on Pardon Monuments," 51.
85

> [S]ealed and sold by popes and bishops, read out from more humdrum schedules passed from church to church, recorded in private missals and in letters of pardon which the faithful might elect to carry with them to the grave, indulgences were as common in the fourteenth and fifteenth centuries as the charitable appeals, harrowing or disingenuous as the case may be, that arrive through the letter boxes of every modern English home. (Vincent, "Some Pardoners' Tales," 25)

86 "Indent," s.v., *Black's Law Dictionary*.
87 "Reddendum," *Blackstone's Commentaries*. See also Anselm: "Vitam autem huius hominis tam sublimem tam pretiosam apertissime probasti, ut sufficere possit ad solvendum quod pro peccatis totius mundi debetur, et plus in infinitum" (*Cur deus homo*, 2.17, lines 40–43).
88 British Library MS Sloane 3292, lines 11–16.
89 We find identical wording in Stowe 620:

> kepe y no moore for all my smarte
> but true love manne of thyne harte
> and that thowe be in charite
> and love thy neighboure as y love thee
> this is the rent thow shalt gyue me
> as to the cheif lorde of the fee.
>
> (British Library MS Stowe 620, 11–16)

90 I borrow this phrasing from Stimilli, *Debt and Guilt,* 58.
91 On the double or "amphibolic" nature of debt and money, see Knapp, *State Theory of Money,* 47; and Ingham, *The Nature of Money*: "money is a credit for the user because it is a debt (liability) for the issuer" (72).
92 Bjerg, *Making Money*, 106–107. See also Ingham, *The Nature of Money*, 72.
93 See, for instance, Derrida, *Of Grammatology,* 27–73.
94 Crosthwaite, "Money," 95.
95 Justice, "Eucharistic Miracle and Eucharistic Doubt," 320.
96 Justice, "Eucharistic Miracle," 312.
97 Justice, "Eucharistic Miracle," 312.
98 Justice, "Eucharistic Miracle," 312.
99 Justice, "Eucharistic Miracle," 320.
100 Justice, "Eucharistic Miracle," 322.
101 Justice, "Eucharistic Miracle," 323.
102 Justice, "Eucharistic Miracle," 320.
103 Douglas, *Purity and Danger: An Analysis of Concepts of Pollution and Taboo*, 69–70.
104 Marx, *Selected Writings*, 111, 110, 109.
105 Simmel, *The Philosophy of Money*, 373, 414.
106 Baudrillard, *Symbolic Exchange and Death*, 18.

> From the gold-standard, which had already ceased to be the representative equivalent of a real production but still retains traces of this in a certain equilibrium (little inflation, the convertibility of money into gold, etc.), to hot money and generalised flotation, money is transformed from a referential sign into its structural form – the 'floating' signifier's own logic, not in Lévi-Strauss's sense, where it has not yet discovered its signified, but in the sense that it is well rid of every signified (every 'real' equivalent) as a brake to its proliferation and its unlimited play. Money can thus be reproduced according to a simple play of transfers and writings, according to an incessant splitting and increase of its own abstract substance (*Symbolic Exchange and Death*, 13).

Chapter 2

1 See Stillwell, "Chaucer's Merchant: No Debts?" and Johnson, "Was Chaucer's Merchant in Debt? A Study in Chaucerian Syntax and Rhetoric."
2 *MED*, s.v. "estatli" (*adv*).
3 Medieval romances featuring a secret debt, or a fall into poverty that must remain hidden for the sake of honour, include the Old French lay *Graelent*; Marie de France's *Lanval* and its Middle English versions *Sir Launfal* and *Sir Landevale*; the thirteenth-century French romance *Richars li biaus*; *Sir Cleges*; *Sir Amadace*; *The Knight and His Wife*; and *A True Tale of Robin Hood*. In other Middle English romances, such as *Havelok the Dane*, we can detect a variation on the motif in that the protagonist falls into temporary poverty and regains his wealth once he comes out of exile and affirms his identity, but here, it is his true identity that is kept hidden behind the image of debt.

4 Murrin has argued that there are significant connections between the genre of romance and the expansion of trade and commercialism over the course of the Middle Ages: see Murrin, *Trade and Romance.*
5 Johnston, *Gentry Romances in Late Medieval England,* 48.
6 Johnston, *Gentry Romances,* 48.
7 Simpson also interrogates the exclusive association of romance with the aristocracy: see *Reform and Cultural Revolution*, esp. 255–264.
8 Catalogued as L114.2 in Thompson, *Motif-index of Folk-literature: A Classification of Narrative Elements in Folktales, Ballads, Myths, Fables, Mediaeval Romances, Exempla, Fabliaux, Jest-books, and Local Legends*.
9 Briggs, "Money and Rural Credit in the Later Middle Ages Revisited," 129. See also Allen, *Mints and Money in Medieval England*; Bolton, *Money in the Medieval English Economy, 973–1489*; Wood (ed.), *Medieval Money Matters*.
10 Briggs, "Money and Rural Credit," 129.
11 Bolton, *Money in the Medieval English Economy*, 227–251.
12 Briggs, "Money and Rural Credit," 131.
13 Nightingale, *Enterprise, Money, and Credit in England Before the Black Death 1285–1349*, 9.
14 At least since Postan published "Credit in Medieval Trade" in the inaugural volume of *Economic History Review* (1928), economic historians have recognised the centrality of credit and debt in the medieval economy and have used the abundance of available material on indebtedness, from registers of debt and legal records to account books and parliamentary rolls and statutes, to chart the rate and nature of economic change. See, for instance, Briggs, *Credit and Village Society in Fourteenth-Century England*; Bolton, *Money in the Medieval English Economy*, esp. 71–76 and 274–284; Davis, *Medieval Market Morality,* esp. 205–222; and Nightingale, *Enterprise, Money, and Credit*.
15 Nightingale, *Enterprise, Money, and Credit*, 17.
16 Nightingale, *Enterprise, Money, and Credit*, 9. See also Nightingale, "Some London Moneyers and Reflections on the Organisation of English Mints in the Eleventh and Twelfth Centuries."
17 Nightingale, *Enterprise, Money, and Credit,* 9–10.
18 Nightingale, *Enterprise, Money, and Credit*, 13.
19 Nightingale, *Enterprise, Money, and Credit*, 19.
20 Keynes, *A Treatise on Money*, 1:11–15.
21 Keynes, *The Collected Writings of John Maynard Keynes*, 27:252; 5:3.
22 Goodchild, *Theology of Money,* 65.
23 Wray, *Money and Credit in Capitalist Economies: The Endogenous Money Approach,* 11.
24 Tratner, "Derrida's Debt to Milton Friedman," 793.
25 On money as a social phenomenon, see also Zelizer, *The Social Meaning of Money: Pin Money, Paychecks, Poor Relief, and Other Currencies.*
26 Davis, *Medieval Market Morality,* 205. See also Muldrew on the importance of honour and reputation in the early modern credit economy: "Reputation was

vital to contemporaries because it was with credit that they did most of their 'business'. Ability to profit and to exert one's will or influence depended upon reputation, and such reputation was fundamentally based upon reliability because it was the foundation of trust" (*Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*, 149).

27 Davis, *Medieval Market Morality,* 205. Many historians have pointed out that, over the course of the thirteenth century, the Church narrowed the definition of usury to such a degree that only exorbitant interest rates were deemed illicit. Usury fell within the purview of canon law, and yet the number of cases brought before the medieval English Church courts was small; those cases that did enter the court record were "only for the taking of excessive interest," and the definition of *excessive* varied considerably, generally giving broad scope for profitable moneylending (Nightingale, "The English Parochial Clergy as Investors and Creditors in the First Half of the Fourteenth Century," 90). For instance, "Londoners did not object to the taking of interest at ten per cent on the funds of the City's orphans. [. . .] Loans of cash given by religious houses at low interest were seen as acts of charity, while lenders of large sums over £25 seem to have escaped the attention of the church courts entirely" (Nightingale, "English Parochial Clergy," 90). Most transactions, including shared risk contracts and penal bonds to guarantee debt repayment, fell outside the definition of loans that could be deemed usurious; "only the contract classified as mutuum fell within" (Helmholz, "Usury and the Medieval English Church Courts," 366). And because a determination of usury depended in large part on the creditor's *intent* to circumvent the law, convictions depended in turn on the – inherently subjective and hard to gauge – "conscience and understanding of the parties involved" (Helmholz, "Usury and the Medieval English Church Courts," 368–379).

Acting as creditors and investors, monasteries and the episcopate financed major building projects; on a smaller scale, too, English parochial clergy frequently served as moneylenders in their local communities, as Nightingale has found by looking at certificates of unpaid debt in the register of Acton Burnell ("English Parochial Clergy," 90). Davis observes, "the Church's stance on usury was circumvented through exploiting a variety of technical loopholes" (*Medieval Market Morality*, 214). Writing about Jewish and Christian patterns of lending in the twelfth and thirteenth centuries, Robin Mundill observes that, despite Jewish and Christian laws against usury, "both Christians and Jews practiced it at all levels of society" ("Christian and Jewish Lending Patterns and Financial Dealings during the Twelfth and Thirteenth Centuries," 49).

28 Davis, *Medieval Market Morality,* 205.

29 Davis, *Medieval Market Morality,* 205.

30 *Monumenta juridica: The Black Book of the Admiralty*, 2:163.

31 *Monumenta juridica*, 2:115.

32 Davis, *Medieval Market Morality,* 206; *Liber Albus: The White Book of the City of London*, 309.

33 *The Court Baron: Being Precedents for Use in Seignorial and Other Local Courts, together with Select Pleas from the Bishop of Ely's Court of Littleport*, 40.
34 *Court Baron*, 40.
35 Lopez, *The Commercial Revolution of the Middle Ages, 930–1530*, 72.
36 Howell, *Commerce Before Capitalism in Europe, 1300–1600*, 27.
37 Guth, "The Age of Debt," 73.
38 See, for instance, the essays in *Medieval Merchants and Money: Essays in Honour of James L. Bolton.* For a summary of Glanville on debt law, see Brand, "Aspects of the Law of Debt, 1189–1307."
39 Dyer, *Standards of Living in the Later Middle Ages*. Clive Burgess similarly remarks on the economic prosperity of the post-plague period, noting that the lower population led to "a markedly higher standard of living" ("Making Mammon Serve God: Merchant Piety in Later Medieval England," 186). See also Bolton, "'The World Upside Down': Plague as an Agent of Economic and Social Change."
40 Muldrew, *Economy of Obligation*, 2.
41 Muldrew, *Economy of Obligation*, 2.
42 Benveniste, *Indo-European Language and Society*, trans. Palmer, 138.
43 Benveniste, *Indo-European Language and Society*, 99–100.
44 Benveniste, *Indo-European Language and Society*, 143.
45 Benveniste, *Indo-European Language and Society*, 143.
46 Simmel, *The Philosophy of Money*, 378.
47 Braga et al., "For a Political Economy of Financialization: Theory and Evidence," 834.
48 Spufford, *Money and its Use in Medieval Europe*, 259.
49 Spufford, *Money and its Use in Medieval Europe,* 259.
50 Foster (ed.), *Amis and Amiloun, Robert of Cisyle, and Sir Amadace*.
51 Augustine, *De civitate Dei* XVI.32, emphasis added.
52 Kane, *Middle English Literature: A Critical Study of the Romances, the Religious Lyrics, and Piers Plowman*, 19.
53 Benveniste, *Indo-European Language and Society*, 97–98.
54 Johnston, *Gentry Romances,* 49.
55 Shepherd (ed.), *Middle English Romances.*
56 Green, *A Crisis of Truth: Literature and Law in Ricardian England*, 3, 9.
57 Green, *A Crisis of Truth,* 9.
58 On oaths and honour in medieval literature, see, for example, Renoir, "The Heroic Oath in *Beowulf*, the *Chanson de Roland*, and the *Nibelungenlied*," and Murphy, "Vows, Boasts, and Taunts, and the Role of Women in Some Medieval Literature."
59 "[Arthur] smote Colgrim's helm so that he clove it in half [all the way down to his breast]" (*Laȝamon,* 10.689).
60 "Here I come, Colgrim, to the realm we two shall reach; now we will divide this land between us, as will be most loathsome to you" (*Laȝamon*, 10.685–686).
61 The Franklin's suggestion that his tale is concerned with liberality (who is "the mooste fre") has long been read as an expression of his own aspirations to

gentility; see, for example, Greene, "Moral Obligations, Virtue Ethics, and *Gentil* Character in Chaucer's *The Franklin's Tale*." Franklins were a group of free landholders who were neither aristocrats nor knights but formed part of a wealthy lower gentry; the word *franklin* means, in fact, "free," a key word that Chaucer elsewhere associates with the kind of social dignity and privilege available to such non-aristocratic gentlemen as squires, merchants, and lawyers – that is, Chaucer's own social class.

62 Mauss, *Essai sur le don: forme et raison de l'échange dans les sociétés archaïques* (Paris: Presses universitaires de France, 2007). *Sir Gawain and the Green Knight*, with its plot of interlocking games of exchange, has been the subject of gift analyses by Miller (*Humiliation and Other Essays on Honor, Social Discomfort, and Violence*) and Harwood ("Gawain and the Gift"). Aers similarly concludes that the *Gawain*-poet's "model is an 'economy of the gift'" ("Christianity for Courtly Subjects: Reflections on the *Gawain*-Poet," 94). Aers defines this position against that of Shoaf and Mann, who have argued that *Sir Gawain* reflects fourteenth-century commercialism, fusing, in Mann's words, "knightly and mercantile values" ("Price and Value in *Sir Gawain and the Green Knight*," 313). See also Shoaf, *Dante, Chaucer, and The Currency of the Word: Money, Images, and Reference in Late Medieval Poetry*. C.f. Kjær, *The Medieval Gift and the Classical Tradition: Ideals and the Performance of Generosity in Medieval England 1100–1300*, who suggests that recent historians have moved away from using Mauss in their studies of medieval gift-giving: see esp. 1–7.

63 Putter, "Gifts and Commodities in *Sir Amadace*."

64 Wadiak, *Savage Economy: The Returns of Middle English Romance.*

65 Epstein, *Chaucer's Gifts*, 5–6, 13.

66 "Dans ces phénomènes sociaux 'totaux,' comme nous proposons de les appeler, s'expriment à la fois et d'un coup toutes d'institutions: religieuses, juridiques et morales – et celles-ci politiques et familiales en même temps; économiques – et celles-ci supposent des formes particulières de la production et de la consommation, ou plutôt de la prestation et de la distribution" (Mauss, *Essai sur le don,* 66). But Mauss also emphasises the competitive and strategic aspect of the gift, detailing extravagant gift-giving contests, such as the *potlatch.* The objects and services exchanged in so-called primitive gift economies are, Mauss observes, imbued with a kind of power (the Polynesian words *mana* and *hau* are used to refer to this "power in the gift").

67 Mauss, *Essai sur le don*, 2

68 Putter, "Gifts and Commodities in *Sir Amadace*," 378. According to Harwood, "exchange in [*Sir Gawain*] is not commercial" ("Gawain and the Gift," 486).

69 Epstein, *Chaucer's Gifts*, 132, 190. Epstein borrows the phrase "poetics of the gift" from Sarah Kay, *The "Chansons de geste" in the Age of Romance: Political Fictions*. Readings of the gift in medieval romance find apt contextualisation in the work of such historians as Georges Duby, Marc Bloch, and Lester K. Little, who perceived structural analogies between medieval society and

the "primitive" gift economies studied by Mauss. Following Mauss and Malinowski's definitions of a gift economy as one in which "gifts and services are exchanged without having specific, calculated values assigned to them," Little argues that the medieval gift economy began its decline with the rise of monetisation in the eleventh and twelfth century. After this point, Little writes, what "remained of gift-economy behavior was thus complementary to commerce; it no longer opposed, or restrained, commercial activity" (*Religious Poverty and Profit Economy in Medieval Europe*, 6–8). Little's conclusions support earlier work by Duby and Bloch, who similarly inferred an inversely proportional relation of gift economy to market economy: to the extent that medieval society became more commercial, the gift became less prevalent and less economically salient, even as it "remained as a hallmark of the life led by the European aristocracy" (Little, *Religious Poverty,* 8). See also Bloch, *Feudal Society*.

70 Epstein, *Chaucer's Gifts,* 194.

71 Similar complaints are voiced by Dido in *House of Fame* (lines 300–316) and by Criseyde in *Troilus and Criseyde* (5.lines 686–707); the trope of the betrayed woman is writ large in the *Legend of Good Women*.

72 Remarkably few critics have perceived the threat of rape as the central theme of Dorigen's complaint. One exception to this rule is Flannery, "A Bloody Shame: Chaucer's Honourable Women."

73 Dorigen's promise to commit adultery, if such it was, would not have been considered valid in medieval courts of law, as Green has shown. In spite of the fact that Green bases his analysis on the notion that Dorigen does make a promise, such that her "*trouthe* will be compromised whichever course she chooses," he concludes that the presence or absence of intent would be beside the point in a court of law, whether common or civil: all medieval law would have "regarded any agreement to commit an illegal act as unenforceable" (*A Crisis of Truth,* 327).

74 Gregory, quoted in Epstein, *Chaucer's Gifts,* 121–122; Gregory, *Gifts and Commodities*, 71.

75 Putter, "Gifts and Commodities in *Sir Amadace*," 384.

76 Hannah Christenson, "Affect and the Limits of Form in *Sir Amadace*," 100.

77 Graeber, *Debt,* 5.

78 As Trigg puts it, *Sir Gawain and the Green Knight* is "a poem which not only sets the exchange of objects, promises, and secrets at the centre of its plot, but also underlines the uncertainty of value and the impossibility of symmetrical exchange in those negotiations" ("The Romance of Exchange: *Sir Gawain and the Green Knight*," 252). According to Harwood, these exchanges form a system of "obligatory and interested gifts," or what Mauss called a gift economy; in the terms of a chivalric gift economy, the poem works out a definition of knightly nobility (Harwood, "Gawain and the Gift," 483). On the economic language in the poem, see, for example, Mann, "Price and Value in *Sir Gawain and the Green Knight*"; Shoaf, *The Poem as Green Girdle: Commercium in* Sir Gawain and the Green Knight.

79 Knapp, *State Theory of Money,* 47.
80 Davis, *Medieval Market Morality,* 205.
81 *OED*, s.v. "creance" (*v.*).
82 Craig Muldrew's comments on the word *credit* omit any consideration of *creaunce* as an etymological sibling and synonym of *credit.* Consequently, he argues that the financial meaning of *credit*, as "the transfer [of] property rights on a given object (e.g. a sum of money) in exchange for a claim on specified objects (e.g. certain sums of money) at specified points in the future, [. . .] had not yet arisen in the seventeenth century" and that only the social-moral meaning existed, "stemming from the Latin *credo*: to believe or trust" (*Economy of Obligation*, 3). Further, he contends that

> [c]redence was the medieval form of credit, but it seems to have been used relatively rarely, and generally to mean belief. There are many instances where Chaucer used the words trust, belief, bond and debt in the *Canterbury Tales*, but only two of credence, and none of credit. It was only from the mid-sixteenth century, with the introduction of humanism, that credit came to be commonly used generally to describe the activity of lending and borrowing. (*Economy of Obligation,* 134)

The Middle English word *creaunce,* however, derives ultimately from the same Latin word (*credere*) as *credit* via Old French *créance*. *Creaunce* and *credit* are essentially two forms of the same word. And, as the *MED* notes, the financial meaning of *creaunce* (and *creaunsours*) may be found in use as early as 1325, in the Rawlinson Statutes:

> Of hoem þat nimez uitaile, oþer aniþing to þe kinges bihoue to creaunce, oþer warnestuer of castel oþer elles, ant wan a habbez vnderfonge þe paie ate chekere, into warderobe, oþer elles, withholdez þe paie of þe creaunsurs, hoem to grete harme ant te sclaundre of þe king, ipurueid is of suuche þat habbeth long ant tenement, þat hit be anon riȝt arerd of hoere londes ant of hoere chateus ant ipaied to þe creaunsours. (*MED*, s.v. "creaunce, [*n. 1b*])

83 *MED*, s.v. "creaunce" (*n. 1a*).
84 *St. Patrick's Purgatory*, lines 85–86.
85 Gower, *Confessio Amantis*, 5.7105, in *The Complete Works of Gower,* 1–478.
86 *Mum and the Sothsegger*, 4.17–19.
87 See, for example, Joseph, "Chaucer's Coinage: Foreign Exchange and the Puns of the *Shipman's Tale*"; Braswell, "Chaucer's 'Queint Termes of Lawe': A Legal View of the *Shipman's Tale*." Critics have long argued about whether the merchant in *The Shipman's Tale* should be read sympathetically, and thus as Chaucer's approbation of commercialism, or negatively, and thus as Chaucer's satire aimed at decrying the corruption caused by money. Examples of the view that Chaucer depicts the merchant in a sympathetic light include Scattergood, who concludes, "Contrary to the dictates of tradition, [Chaucer] makes this merchant rather admirable" ("The Originality of the *Shipman's Tale*," 221), and Martindale, who argues that the merchant in *The Shipman's Tale* is astute and resourceful ("Chaucer's Merchants: A Trade-Based Speculation on Their Activities," 309–316. See Patterson, *Chaucer and the Subject of History*, 356. Examples of the merchant as negative include

Donaldson, *Chaucer's Poetry: An Anthology for the Modern Reader*, 931–932. Fulton is surely right to insist that the tale expresses neither blanket approbation nor uncritical Christian moralism: "[I]nstead," she writes, "the tale constructs a plural subjectivity in which commerce is both normalized and interrogated" ("Mercantile Ideology in Chaucer's *Shipman's Tale*," 314).

88 Ganim, "Double Entry in Chaucer's *Shipman's Tale*: Chaucer and Bookkeeping Before Pacioli."

89 Ganim, "Double Entry," 295. Scholarship on the history of accounting has grown dramatically since Ganim published his article in *The Chaucer Review*. For a good overview and a new picture of the origins of double-entry bookkeeping, see Sangster, "The Genesis of Double Entry Bookkeeping." The first systematic explanation of the technique is given by Luca Pacioli in his 1494 book *Summa de arithmetria, proportioni, et proportionalita.* On Pacioli in a broad historical context, see Gleeson-White's *Double Entry: How the Merchants of Venice Created Modern Finance.*

90 Bryer, "Double-Entry Bookkeeping and the Birth of Capitalism: Accounting for the Commercial Revolution in Medieval Northern Italy," 113.

91 Bryer, "Double-Entry Bookkeeping," 114.

92 According to Weber, "rational capital accounting" is a cornerstone of modern capitalism: "The most general presupposition for the existence of this present-day capitalism is that of rational capital accounting as the norm for all large industrial undertakings which are concerned with provision for everyday wants" (Weber, *General Economic History*, 276).

93 Ganim, "Double Entry," 298.

Chapter 3

1 Nietzsche, *On the Genealogy of Morals*, 70.

2 1 Cor. 7:3–4 (Douay-Rheims). See the Vulgate: "Uxori vir debitum reddat: similiter autem et uxor viro. Mulier sui corporis potestatem non habet, sed vir. Similiter autem et vir sui corporis potestatem non habet, sed mulier. "

3 See, for instance, Michals, "Commerce and Character in Maria Edgeworth"; Knights, "The Marriage Market"; Seybold, "Delusive Hopes of Matrimony and Dollars: Confidence and the Marriage Market in Henry James' Early Fiction"; Banerjee, "Austen Equilibrium."

4 See Rubin's classic essay on kinship systems and the exchange of women, "The Traffic in Women: Notes on the 'Political Economy' of Sex." Irigaray's "Women on the Market" aims even more pointedly at the sexual economy of capitalism, arguing that women in this system are commodities and objects of exchange between men, not economic agents or subjects. For Irigaray, women do not belong to themselves, and their social role is "to keep relationships among men running smoothly" (192).

5 Becker, "A Theory of Marriage: Part 1," 836. In Becker's general view, human behaviour is the sum total of "individual choices characterized by utility

maximisation, forward-looking stance, consistent rationality and stable and persistent preferences [constrained only] by income, time, imperfect memory and calculating capabilities, and the opportunities available" (Teixiera, "Gary S. Becker," 256).

6 See, for example, Grossbard-Shechtman, *On the Economics of Marriage: A Theory of Marriage, Labor, and Divorce*. In Grossbard-Shechtman's helpful summary,

> Becker's analysis implies that there is a minimum amount each spouse needs to get after marriage: the output they would get while single, so that each individual who marries is at least as well off married as he or she would be if single. In other words, the *opportunity cost* of marriage to an individual is the value of the foregone alternative, namely his or her output while single. Becker showed that under the simplifying assumption that all men are identical and all women are identical, the division of marital output between husband and wife depends on the sex ratio, wage rates, and other factors influencing marriage market conditions. (103)

7 Becker's theory has been taken up widely in sociology and in economics. See, for example, Siow, "Testing Becker's Theory of Positive Assortative Matching"; Dalmia and Sicilian, "Kids Cause Specialization: Evidence for Becker's Household Division of Labor Hypothesis"; and Andersen and Hansen, "The Rise and Fall of Divorce: A Sociological Extension of Becker's Model of the Marriage Market." Interestingly, feminists have been among some of Becker's most vocal proponents, using his insights to support the idea that women's unpaid labor in the home is economically salient. See, for example, Tsoukala, "Gary Becker, Legal Feminism, and the Costs of Moralizing Care." For a critical view of Becker's influence on policies governing fertility and population, see Repo, "Gary Becker's Economics of Population: Reproduction and Neoliberal Biopolitics."

8 See Polanyi's discussion of "fictitious commodities" in *The Great Transformation: The Political and Economic Origins of Our Time,* 71–80. He writes,

> Labor is only another name for a human activity which goes with life itself [. . .], land is only another name for nature, which is not produced by man; actual money, finally, is merely a token of purchasing power which, as a rule, is not purchased at all, but comes into being through the mechanism of banking or state finance. None of them is produced for sale. The commodity description of labor, land, and money is entirely fictitious. (*The Great Transformation*, 75–76)

9 Polanyi, *The Great Transformation,* 76.

10 Polanyi, *The Great Transformation,* 257.

11 See Stimilli's discussion of the limits of the anti-utilitarian critique: *The Debt of the Living*, 20–29, and *Debt and Guilt*, 19–32.

12 Foucault develops this idea extensively in *The Birth of Biopolitics*, 269–272.

13 Stimilli, *The Debt of the Living,* 22.

14 Becker, "Investment in Human Capital," 9–49. Becker developed the idea further in a series of publications: see, for example, "Human Capital, Effort, and the Sexual Division of Labor"; "Human Capital and the Rise and Fall of Families"; and "Health as Human Capital: Synthesis and Extensions."

15 Lazzarato, glossing Nietzsche, in *The Making of Indebted Man: An Essay on the Neoliberal Condition*, 49.

16 Lazzarato provides an apt description of this freedom in his analysis of the "morality" produced by debt:

> [T]he debtor is "free," but his actions, his behavior, are confined to the limits defined by the debt he has entered into. The same is true as much for the individual as for a population or social group. You are free insofar as you assume the *way of life* (consumption, work, public spending, taxes, etc.) compatible with reimbursement. The techniques used to condition individuals to live with debt begin very early on, even before entry on the job market. The creditor's power over the debtor very much resembles Foucault's last definition of power: an action carried out on another action, an action that keeps the person over which power is exercised "free." The power of debt leaves you free, and it encourages you and pushes you to act in such a way that you are able to honor your debts. (*The Making of Indebted Man,* 30–31)

For Lazzarato, the technique *par excellence* used to "condition individuals to live with debt" is the practice of financing university education through student loans, insofar as students "contract their debts by their own volition" and "then quite literally become accountable for their lives" (*Governing by Debt*, 69).

17 This is Stimilli's description of Foucault's project in his course at the Collège de France in 1977–1978 (*Debt and Guilt*, 27).

18 Augustine, *De bona coniugali* 26, 32 (CSEL 41).

The vast majority of critical studies on Chaucer's Wife of Bath mention the "dette" only in passing, usually as evidence of her "language of commodification" (Finke, "'All is for to Selle': Breeding Capital in the *Wife of Bath's Prologue* and *Tale*," 176). One exception to this is Cotter, who argues that the Wife of Bath deliberately misconstrues the nature and purpose of the debt: "The Wife of Bath and the Conjugal Debt." Cotter writes, "the *debitum* binds only one party, the husband, and it is the basis of the Wife's *maistrye* over him" (169). The most extensive treatment of the topic is Mogan, "Chaucer and the *Bona Matrimonii*," although Mogan does not focus specifically on the debt but considers Chaucer's use of the *bona matrimonii* generally in the Canterbury collection as a whole. He observes, quite rightly, that "Chaucer's detailed use of this knowledge [of theological teaching on marriage from Augustine to Wycliffe] reveals a keen theological interest, abiding and even scholarly, in the subject of marriage" (123). I argue here that any tensions in the Wife of Bath's use of the debt derive not from her misunderstanding but are inherent to the debt itself.

19 "Nec hoc dicentes culpam deputamus esse coniugium; sed quia ipsa licita ammixtio coniugis sine uoluptate carnis fieri non potest, a sacri loci ingressu est abstinendum, quia uoluptas ipsa sine culpa esse nullatenus potest. Non enim de adulterio uel fornicatione, sed de legitimo matrimonio susceptus erat qui dicebat: 'Ecce enim in iniquitatibus conceptus sum.'" (C.33, q.4, c. 7)

20 The *Decretum*, a collection of canon law compiled and written in the twelfth century by Gratian, is a textual "auctoritee" against which the Wife of Bath might have set herself in her use of the *debitum*. The only critical edition of

the *Decretum* is Emil Friedberg's, first published in 1879 and reprinted in 1959 (Graz: Akademische Druck-und-Verlagsanstalt). I cite here the online version of Friedberg's edition, made available at the *Digitale Bibliothek* of the Münchener DigitalisierungsZentrum. The second section of the *Decretum* contains thirty-six *causae* dealing with a broad range of ecclesiastical and sacramental matters; *causae* 27–36 deal specifically with marriage law. *Causa* 27 defines marriage as a spiritual and sexual union, citing Pope Nicholas: "Sufficiat solus secundum leges consensus eorum, de quorum quarumque coniunctionibus agitur. Qui solus si defuerit, cetera etiam cum ipso coitu celebrata frustrantur" (C.27, q.2, c. 2). "For the union of a man and a woman, their consent by itself is sufficient. [. . .] If it is lacking, all other ceremonies, even with intercourse itself, are in vain" (C.27, q.2, c. 2). On the other hand: "Cum [. . .] preter conmixtionem sexuum non habeant in se nuptiae Christi et ecclesiae sacramentum, non dubium est, illam mulierem non pertinere ad matrimonium, in qua docetur non fuisse nuptiale misterium" (C.27, q.2, c. 2). "Since [. . .] without sexual intercourse, the marriage does not contain the sacrament of Christ and the Church, there is no doubt that a woman who has not experienced the nuptial mystery has not entered marriage" (C.27, q.2, c. 17) (*Marriage Canons from the Decretum of Gratian and the Decretals, Sext, Clementines and Extravagantes*).

21 Augustine, *De bona coniugali* 26, 32, 227. See also Augustine's comments on marriage in *De Genesis ad litteram libri duodecim* 9.7, 275–276.

22 On the complex history of marriage as a sacrament, see Reynolds, *How Marriage Became One of the Sacraments: The Sacramental Theology of Marriage from its Medieval Origins to the Council of Trent.*

23 Augustine, *Retractiones*, 2.22.1.

24 Augustine, *De bona coniugali*, 6.6.

25 1 Cor. 7:9, in its entirety from the Vulgate, reads as follows: "Quod si non se continent, nubant. Melius est enim nubere, quam uri" (If they cannot remain continent, they should marry. It is better to marry than to burn).

26 Augustine, *De bona coniugali*, 5.

27 Lombard, following Augustine, explains that marriage was instituted as a remedy for sin. Marriage after the Fall is also granted as an "indulgence":

> Indulgence is understood in different ways, namely for concession, for remission, for permission. In the New Testament there is permission for the lesser goods and the lesser evils. Marriage belongs to the lesser goods, because it does not deserve the palm, but it exists as a remedy. The coitus which is done by reason of incontinence belongs to the lesser evils, that is, the venial ones. The first, that is, marriage, is granted, that is, is condoned; but the second, that is, such a coitus, is allowed, that is, it is tolerated in such a way that it is not forbidden. (*The Sentences*, Book 4, trans. Giulio Silano, 158–159)

28 Quoted in Brundage, *Law, Sex, and Christian Society in Medieval Europe*, 280.

29 "Sed contra sicut servus est in potestate domini sui, ita et unus conjugum in potestate alterious, ut patet 1 Corinth 7. Sed servus tenetur ex necessitate praecepti domino suo debitum servitutis reddere, ut patet Rom. 13, 7: *reddite*

omnibus debita: cui tributum etc. . . . Ergo et unus conjugum ex necessitate praecepti tenetur alteri reddere debitum" (Thomas Aquinas, *ST* 3 suppl. q. 64, art. 1).

30 Woodhouse, "'Who Owns the Money?'"

31 Peter Lombard, Gratian, and Thomas Aquinas are unanimous in their emphasis on the importance of mutual, free consent, without which no marriage can take place. Lombard, for example, considers consent "the efficient cause of marriage" (*The Sentences,* Book 4, D.27, ch. 33, p. 161).

32 Aquinas, *ST* 1, q. 38, a. 2.

33 Aquinas, *ST* 2.2, q. 104, a. 1, ad. 3.

34 Aquinas, *Sentences Book 4*, D.34, Q.1, a.1, ad. 1.

35 See, for example, Makowski, "The Conjugal Debt and Medieval Canon Law." Makowski writes, "Women, traditional inferiors in both canon and [civil] law, were, surprisingly, at no disadvantage with reference to the conjugal duty" (111).

36 Peter Lombard, *The Sentences,* Book 4, dist. 32, ch. 1, p. 186.

37 Brundage, "Sexual Equality in Medieval Canon Law," 70–72. Brundage suggests that the "doctrine of sexual equality in some sense legitimized female sexuality itself, even if only within narrow limits. The canonists' doctrine implicitly conceded not only that it was natural for women to have sexual desires, just as men did, but also that their right to satisfy these desires within marriage was just as important as the satisfaction of men's urges" (72).

38 Elliott, "Bernardino of Siena versus the Marriage Debt," 170. On the inequality masked but not mitigated by the marriage debt, see also Gilbert, "To Have Authority over a Body: 1 Corinthians 7:3–4 and the Conjugal Debt."

39

> [Q]uod duplex est aequalitas; scilicet quantitatis, et proportionis. Aequalitas quidem quantitatis est quae attenditur inter duas quantitates ejusdem mensurae, sicut bicubiti ad bicubitum; sed aequalitas proportionis est quae attenditur inter duas proportiones ejusdem speciei, sicut dupli ad duplum. Loquendo ergo de prima aequalitate, vir et uxor non sunt aequales in matrimonio neque quantum ad actum conjugalem, in quo id quod nobilius est, viro debetur; neque quantum ad domus dispensationem, in qua uxor regitur, et vir regit. Sed quantum ad secundam aequalitatem sunt aequales in utroque: quia sicut tenetur vir uxori in actu conjugali et dispensatione domus ad id quod viri est, ita uxor viro ad id quod uxoris est; et secundum hoc dicitur in littera, quod sunt aequales in reddendo et petendo debitum. (Aquinas, *Sentences, Book 4*, D.32, Q.1, a. 3)

40 "Ad primum ergo dicendum, quod quamvis agere sit nobilis quam pati; tamen eadem est proportio patientis ad patiendum, et agentis ad agentum, et secundum hoc est ibi aequalitas proportionis" (Aquinas, *Sentences, Book 4*, D.32, Q.1, a. 3).

41

> Et ideo dicit philosophus quod tale medium est secundum *geometricam proportionalitatem*, in qua attenditur aequale non secundum quantitatem, sed secundum proportionem. Sicut si dicamus quod sicut se habent sex ad quatuor, ita se habent tria ad duo, quia utrobique est sesquialtera proportio, in qua maius habet totum minus et mediam partem eius, non autem est aequalitas excessus secundum quantitatem, quia sex excedunt quatuor in duobus, tria vero excedunt duo in uno. (Aquinas, *ST* 2.2, q. 61, a. 2)

42 In addition to Cotter and Mogan (cited above), Marjorie Elizabeth Wood argues that *The Man of Law's Tale* and *The Wife of Bath's Tale* align female merchants with the orientalized Other ("The Sultaness, Donegild, and Fourteenth-Century Female Merchants: Intersecting Discourses of Gender, Economy, and Orientalism in Chaucer's Man of Law's Tale"). William F. Woods calls the Wife of Bath "the cash nexus of her domestic economy" (*Chaucerian Spaces: Spatial Poetics in Chaucer's Opening Tales*, 120). See also Fox, "The *Traductio* on *Honde* in the *Wife of Bath's Prologue*"; and Justman, "Trade as Pudendum: Chaucer's Wife of Bath."

43 Ladd, "Selling Alys: Reading (with) the Wife of Bath," 153; Hornsby, *Chaucer and the Law*, 90.

44 As Finke puts it, the Wife's "language sometimes quite literally represents marriage as a financial transaction" ("'All is for to Selle'," 176). For studies that contextualize the Wife's allusions to medieval property law, see Braswell, *Chaucer's "Legal Fiction": Reading the Records*, esp. 170; see also Fowler, "Misogyny and Economic Person in Skelton, Langland, and Chaucer," 128.

45 Finke, "'All is for to Selle'," 176.

46 Robertson, "'And for My Land thus Hastow Mordred Me?': Land Tenure, the Cloth Industry, and the Wife of Bath," 404.

47 According to Carruthers, for the Wife of Bath, "the true fruits of marriage [. . .] are set in the marriage bed. Its important spoils for her are neither children nor sensual gratification but independence" ("The Wife of Bath and the Painting of Lions," 214). Delany argues that the Wife's "sexuality is as capitalist as her trade," noting that the Wife "wrenches round to her own point of view" the idea of the marriage debt, "adding the notion of an exploitative social relationship" ("Sexual Economics: Chaucer's Wife of Bath and *The Book of Margery Kempe*," 132).

48 Delany, "Sexual Economics," 133.

49 Finke, "'All is for to Selle'," 177.

50 Epstein, *Chaucer's Gifts*, 126.

51 Epstein, *Chaucer's Gifts,* 132.

52 Blamires, *Chaucer, Ethics, and Gender*, 139.

53 Blamires, *Chaucer, Ethics, and Gender*, 142–143. Blamires is quoting Mann, "Satisfaction and Payment in Middle English Literature," 48.

54 Blamires, *Chaucer, Ethics, and Gender*, 146.

55 Epstein, *Chaucer's Gifts,* 126, 132.

56 Epstein, *Chaucer's Gifts,* 120. The notion that the Wife of Bath is an inherently contradictory figure, and that her contradictory nature plays out in the opposition of her prologue to her tale, is also an important element in readings that see her as the embodiment of anti-feminist stereotypes. According to Lee Patterson, with the Wife of Bath, Chaucer reflects critically on the fourteenth-century marriage system, not on any economic system, gift or commodity, and that he does so by creating a traditional feminine representative, dominated by her "insatiable sexual appetites" and her emotions

("'Experience woot well it is noght so': Marriage and the Pursuit of Happiness in the *Wife of Bath's Prologue* and *Tale*," 139–140).

57 Brundage, *Law, Sex, and Christian Society in Medieval Europe*, 241.

58 According to Langholm, Thomas Aquinas interprets Aristotle's formula of exchange in terms of *indigentia*, which modern scholars typically translate as *demand*:

> But this one standard which truly measures all things is demand. This includes all commutable things inasmuch as everything has a reference to human need. Articles are not valued according to the dignity of their nature, otherwise a mouse, an animal endowed with sense, should be of greater value than a pearl, a thing without life. But they are priced according as man stands in need of them for his own use. (Quoted in Langholm, *Economics in the Medieval Schools,* 229)

59 See Langholm, *Economics in the Medieval Schools*, 160; 179; 231–232.

60 On this idea, see also Augustine's distinction between natural and utilitarian scales of value:

> Sed ista praeponuntur naturae ordine; est autem alius atque alius pro suo cuiusque usu aestimationis modus, quo fit, ut quaedam sensu carentia quibusdam sentientibus praeponunamus, in tantum. [. . .] Quis enim non domui suae panem habere quam mures, nummos quam pulices malit? Sed quid mirum, cum in ipsorum etiam hominum aestimatione, quorum certe natura tantae est dignitatis, plerumque carius comparetur equus seruus, gemma quam famula? Ita libertate iudicandi plurimum distat ratio considerantis a necessitate indigentis seu uoluptate uero quid iucundum corporis sensibus blandiatur spectat. (*De civitate Dei* XI, 16.9–25) (This is the order of value according to nature; but there is another scale in which value is assigned to utility, so that we often value inanimate things above living creatures. [. . .] Who would rather not have bread for his household than mice, or money rather than lice? This is no wonder, since we find the same scale of value operating even in our assessment of human beings, in all their dignity: a horse is often valued more highly that a slave, and a jewel is valued above a servant.)

61 Bonaventure, qtd. in Langholm, *Economics in the Medieval Schools,* 160. See also Baldwin, *The Medieval Theories of the Just Price: Romanists, Canonists, and Theologians in the Twelfth and Thirteenth Centuries*.

62 Cf. Epstein, who argues,

> the point of the passage is that there is something perverse, by normal market standards, in the desires of women. [. . .] The Wife of Bath thus emphasises the mysterious and contrary desires of women, emanating from the core of their sexual beings, that confound the normal vectors of market pricing. There are forces other than an invisible hand at work in this market. There is also, it seems, an invisible 'queynte', and its operation is considerably less predictable" (*Chaucer's Gifts*, 126).

Epstein goes on to link the mysterious ways of women with the idea that "qualities like desire itself are not translatable into economic terms" and that the Wife's fourth and fifth marriages are "different" from her first three economic-oriented marriages "because they are realized by a different mode of exchange" (127). In invoking the law of supply and demand, however, the Wife is certainly not casting the desires of women as "perverse" by market standards, as mysterious or unpredictable; on the contrary, she is casting them

as clearly and explicitly subject to the economic law of relative value. As such, these desires are in fact highly predictable and directly confirm "the normal vectors of market pricing": if a good is scarce or hard to get, it will be more desirable, and consequently more valuable.

63 As Langholm notes, for Peter Olivi, "the price of the ornament [. . .] depends upon human desire" (*Economics in the Medieval Schools,* 360).

64 Aristotle, *Nicomachean Ethics* (trans. David Ross), 3.1: 1110a4–19.

65

> Such actions [as throwing goods overboard to save a ship], then, are mixed, but are more like voluntary actions; for they are worthy of choice at the time when they are done, and the end of an action is relative to the occasion. Both the terms, then, 'voluntary' and 'involuntary' must be used with reference to the moment of action. [. . .] Such actions, therefore, are voluntary, but in the abstract perhaps involuntary; for no one would choose any such act in itself. (Aristotle, *Ethics* 3.1: 1110a4–19)

66 Qtd. in Langholm, *The Legacy of Scholasticism*, 55. Alexander of Hales, *Summa theologica*, 1. 301, 434–435.

67 In his *Commentary on the Sentences*, Bonaventure writes:

> Although inducement (*inductio*) seems to be a sort of compulsion (*coactio*) [. . .] in truth, however, this inducement is consistent with freedom of the will and is not opposed to it in every way, but is rather opposed to the fullness of desire and will. For a person does not as fully will that which he wills on condition (*ex conditione*) as that which he wills absolutely (*absolute*), as is evident from the throwing of merchandise into the sea; but in this a kind of freedom and will is nevertheless preserved. (Quoted in Langholm, *The Legacy of Scholasticism*, 56)

68 "Under normal economic conditions, in a market with many competing buyers and sellers, the price will therefore express a sort of community consensus about value, a joint estimate" (Langholm, *Economics in the Medieval Schools*, 581). The important point here is that the just price is set by *communal* consensus; it is not simply a matter of what one individual buyer is willing to pay.

69 See Langholm, *The Legacy of Scholasticism in Economic Thought*, 43–56 and Langholm, "Voluntary Exchange and Coercion in Scholastic Economic Thought."

70 See Ireland, "'A coverchief or a calle': The Ultimate End of the Wife of Bath's Search for Sovereignty." See also Eichhorn-Mulligan**,** "The Anatomy of Power and the Miracle of Kingship: The Female Body of Sovereignty in a Medieval Irish Kingship Tale."

71 Real and hypothetical rapes often served as case studies in scholastic debates about the nature of the will and consent: see Saunders, *Rape and Ravishment in the Literature of Medieval England*, 76–119.

72 Foucault, "Society Must Be Defended," *Lectures at the Collège de France 1975–76*, 241.

73 Stimilli, *Debt and Guilt,* 113.

74 Patterson, *Chaucer and the Subject of History*, 314.

75 Stimilli, *Debt and Guilt,* 43–44.

76 Foucault, "The Birth of Biopolitics," 270–271.

77 Aers, *Chaucer, Langland, and the Creative Imagination*, 153.
78 Aers, *Creative Imagination*, 154.
79 "Neque illud propter nuptias admittitur, sed propter nuptias ignoscitur" (Gratian, *Decretum,* C. 32, q. 2, c. 3)
80 "Quicquid inter se coniugati inmodestum, inuerecundum, sordidum gerunt, uicium est hominum, non culpa nuptiarum" (Gratian, *Decretum,* C. 32, q. 2 c. 3). (Whenever married people treat each other in immodest, shameless, or obscene ways, this is the fault of the people, but it is not the fault of marriage.)
81

> Quidam vir maleficiis inpeditus uxori sue debitum reddere non poterat. Alius interim clanculo eam corrupit; a viro suo separata corruptori suo publice nubit; crimen, quod admiserat, corde tantum Deo confitetur; redditur huic facultas cognoscendi eam: repetit uxorem suam; qua recepta, ut expedicius vacaret orationi, et ad carnes agni purus accederet, continentiam se servaturum promisit; uxor vero consensum non adhibuit (Gratian, *Decretum* C. 33).

82 Delmolino, "The Economics of Conjugal Debt from Gratian's *Decretum* to *Decameron 2.10:* Boccaccio, Canon Law, and the Loss of Interest in Sex," 134.
83 "sì come colui che era magro e secco e di poco spirito" (2.10, p. 210)
84 "Quod autem propter inpossibilitatem reddendi debitum mulier a uiro suo separari non possit, auctoritate euangelica et apostolica probatur" (Gratian, *Decretum,* C. 33, q. 1). English translation by John T. Noonan.
85 "[P]er ciò che con mio grandissimo danno e interesse vi stetti una volta; per che in altra parte cercherei mia civanza" (2.10, p. 217). "[D]i che elle sien vaghe" (2.10, p. 209). My thanks to Alexa Sinel for helping me with Boccaccio's Italian.
86 On Chaucer's use of Boccaccio, see Boitani, *Chaucer and Boccaccio*; and Edwards, *Chaucer and Boccaccio: Antiquity and Modernity*.
87 Biggs (*Chaucer's Decameron and the Origin of the* Canterbury Tales) and Heffernan (*Comedy in Chaucer and Boccaccio*) have argued persuasively that Chaucer did know the *Decameron*. Heffernan argues that Chaucer was indebted directly to Boccaccio for his fabliaux in general (in addition to the two poets' shared French influences). But Heffernan does not specify *Decameron* 2.10 as a source for *The Merchant's Tale*. Rather, she identifies the *Comedia Lidie*, a non-dramatic *comedia* written in the late twelfth century in the Loire Valley; this *comedia*, which features adultery in a pear tree, is definitely the source of *Decameron* 7 and 9. Heffernan reasons that Chaucer borrows the pear tree idea from Boccaccio (338, 340).
88 "Numquid per tuam continentiam debet illa fieri fornicaria? si alii nupserit te uiuo, adultera erit" (Gratian, *Decretum,* C. 33, q. 5, c. 1).
89 Delmolino, "The Economics of Conjugal Debt from Gratian's *Decretum* to *Decameron* 2.10," 143.
90 Marital rape was not cognizable as a crime under English law until 1991. In the USA, most states recognized marital rape as a crime by the late 1970s; in Canada, the year was 1983.
91 Skalak, "The Unwilling Wife: Marital Rape in the *Canterbury Tales,*" 125.

92 Boccaccio, *Decameron* 2.10, 190.
93 *The Merchant's Tale* 4.2232.
94 "Redde debitum, et, si non exigis, redde. Pro sanctificatione perfecta Deus tibi conputabit, si non quod tibi debetur exigis, sed reddis quod uxori debetur" (Gratian, *Decretum,* C. 33, q. 5, c. 1).
95 "Non uult tali lucro Deus tale dampnum conpensari" (Gratian, *Decretum,* C. 33, q. 5, c. 1).

Chapter 4

1 C.XXII 270. Unless otherwise specified, all references to Langland are to *Piers Plowman: A Parallel-Text Edition of the A, B, C, and Z Versions*, 2nd ed., ed. A. V. C. Schmidt.
2 Marlowe, *Doctor Faustus* (A text), 2.1 118–120.
3 Milton, *Paradise Lost*, 4.73–75.
4 Cf. Mann's brief comment on this passage, which considers its use only in the B text and does not recognize the term's vexed status in Langland's poem: see "Satisfaction and Payment in Middle English Literature."
5 In this chapter and the next, I focus mainly on the C text, with some comparative glances at B. The reasons for this are that the structure and the theological arguments of the C text are clearer and more explicit; the C text contains elements and episodes that are particularly germane for a study of debt, including, for instance, the coining of the term *mercede* to distinguish fair payment from measureless meed and a significantly expanded discussion of the justice of debt payment, a more coherent and fully developed figure of Rechelessnesse, and a greater emphasis on the importance of restitution.
6 Augustine, *On the Literal Meaning of Genesis*, Book 4, 108.
7 In his opening dialogue with Holy Church, Will wants to learn "kyndly on Christ to bileue," and this desire he expresses as a desire for salvation: "Teche me to no tresor but telle me this ilke, / How Y may sauen my soule" (C.I 80–82).
8 Graeber, *Debt*, 13–14.
9 *Statutes of the Realm*, vol. 1, 11 Edw. I (1283). 53–54.
10 *Statutes of the Realm*, vol. 1, 13 Edw. I (1285). 98–100.
11 Chapter 33 of the 1311 Ordinances restricted Acton Burnell to recognizances made between merchants, giving as reason for the restriction the complaints of non-merchant debtors that they were being "burdened" and "oppressed" by the system (*English Historical Documents*, vol. 3, 1189–1327, doc 100, 2.4).
12 Nightingale, *Mortality, Trade, Credit and Money,* 27.
13 Nightingale, *Mortality, Trade, Credit and Money*, 40. Nightingale further explains,

> On average, creditors were willing to wait over three years beyond the repayment date before they obtained a certificate of non-payment, although in times of acute financial crisis they could move very quickly to foreclose. Otherwise, it seems that they took the pragmatic view that there was no point in trying to recover debts if there was little hope that they would be successful. (40)

14 In one of the earliest mentions of imprisonment for debt in England, in the *Dialogus de Scaccario*, a knight who fails to pay his debt to the crown is to be arrested and imprisoned by a marshal on the authority of the Exchequer, not, it would seem, as an inducement to pay up but as punishment for his breach of faith, "pro fide lesa" (*Dialogus de Scaccario,* 174).
15 *Statutes of the Realm*, vol. 1, 25 Edw. III, Statute 5 c.1–2.
16 *Statutes of the Realm*, vol. 1, 25 Edw. III, Statute 5 c.10–17.
17 Galloway, "Non-Literary Commentary," 19.
18 Galloway, "Non-Literary Commentary," 16.
19 Pearsall, "Langland's London," 199. See also Patterson, who notes that Langland "expresses his contempt for commercialism in virtually all its forms throughout *Piers Plowman*" (*Chaucer and the Subject of History*, 333 n40).
20 Yunck, *Lineage of Lady Meed*, 10.
21 Aers, *Creative Imagination*, 45.
22 Mann, "Langland and Allegory," 23.
23 Ladd, *Antimercantilism in Late Medieval English Literature*, 34, 24. Dissenting views have been expressed by Smith, who has argued that scholars "have failed to grasp the profundity and extent of Langland's economic thinking" (*Arts of Possession*, 110); and by Galloway, who similarly challenges the "common assumption that Langland approaches prices and commerce and London with distaste or diffident ignorance" ("Non-Literary Commentary," 22). Both Galloway and Smith see in Langland's poem a more positive and complex representation of merchants and mercantile activity than earlier scholars allowed. In "Lady Meed and the Power of Money," John A. Burrow shows that Mede is not, in fact, associated with money *tout court*, or with the commodification of political power and spiritual goods. This incisive essay has been too often ignored in subsequent work on the topic, which generally continues to assert that Mede represents money.
24 Rhodes, "Personification, Action, and Economic Power in *Piers Plowman*."
25 References to *Richard the Redeless* are to the EETS edition, titled *Mum and Soothsegger* (eds. Day and Steele).
26 Van Dijk, "Giving Each His Due: Langland, Gower, and the Question of Equity."
27 Carlson, "Lady Meed and God's Meed: The Grammar of 'Piers Plowman' B3 and C4," 297.
28 Amassian and Sadowsky place the metaphor in the context of medieval literary theory, in "A Study of the Grammatical Metaphor in 'Piers Plowman' C.IV 335–409." In addition to Carlson, cited above, see also Middleton, "Two Infinites: Grammatical Metaphor in *Piers Plowman*"; and Alford, "The Grammatical Metaphor: A Survey of Its Use in the Middle Ages."
29 Alford, "The Figure of Repentance in *Piers Plowman*," 14. Scase, too, pointed out "a new emphasis" in the late fourteenth century "on the role of restitution in the sacrament of penance"; she also suggests that "friars encourage alms-giving to themselves at the expense of restitution." She explains Langland's focus on restitution as part of the "new" anticlericalism of the fourteenth

century and links both to the "notions of debt and repayment" that were of "major importance in the late medieval view of the sacrament of penance" (*'Piers Plowman' and the New Anti-Clericalism*, 25). In *Piers Plowman and the Scheme of Salvation*, Frank contends that the poem's ending warns of two dangers: one, man's "reluctance to pay *redde quod debes*" and the other, "the friars' corruption of the sacrament of penance" (119). Lawler has identified these two themes as part of Langland's broader critique of "miswinning," or the "system" in which friars sell absolution: see Lawler, "Harlots' Holiness: The System of Absolution for Miswinning in the C Version of *Piers Plowman*."

30 Alford, "The Figure of Repentance," 13. As Alford shows here, however, there was a significant diversity of opinion in penitential treatises on the nature and place of restitution, a diversity that is reproduced in scholarship on the idea and in *Piers Plowman*. The central question here is whether restitution is a part of contrition or of satisfaction. Alford cites Peter Lombard, who explained that "satisfaction" has both a specific and a general meaning: "in its narrow, more technical sense, 'satisfaction' does not include restitution. In its general sense, 'satisfaction' includes both restitution and satisfaction of works (penance), and thus can stand for either" (Alford, 16).

31 Lawler, "Harlots' Holiness," 143.

32 Alford, "The Figure of Repentance," 13

33 Anselm, *Cur Deus homo*.

34 "[F]uso innocente sanguine, quod est pretium nostrum, redemit nocentes a captiuitate, in qua detinebamur a diabolo, donans nobis delicta, et ipso pretio nostro sanguine suo delens chirographum quo debitores tenebamur" (*Enarrationes in Psalmos* 138.2 5–8).

35 *The Golden Legend* (trans. Ryan), 210.

36

> Quippe chirographum illud non est diabolic, quia chirographum dicitur decreti, decretum autem illud non erat diabolic sed Dei. Iusto namque iudicio Dei decretum erat et quasi chirographo confirmatum, ut homo qui sponte peccaverat, nec peccatum nec poenam peccati per se vitare posset; est enim spiritus vadens et non rediens. . .nec qui peccat, impunitus debet de dimitti, nisi misericordia peccatori parcat et eum liberet ac reducat. (*Cur Deus homo*, 7.16)

37 "Omnis voluntas rationalis creaturae suiecta debet esse voluntati Dei" (*Cur Deus homo* 11.31).

38

> Hoc est debitum, quod debet angelus et homo Deo, quod solvendo nullus peccat; et quod omnis, qui non solvit, peccat. Haec est justitia sive rectitudo voluntatis, quae justos facit sive rectos corde, id est, voluntate, hic est solus et totus honor, quem debemus Deo, et quem a nobis exigit Deus. Sola namque talis voluntas opera facit placita Deo, cum potest operari; et cum non potest, ipsa sola per se placet, quia nullum opus sine illa placet. Hunc honorem debitum, qui Deo non reddit, aufert Deo, quod suum est, et Deum exhonorat, et hoc est peccare. Quamdiu aute non solvit quod rapuit, manet in culpa; nec sufficit solummodo reddere, quod ablatum est, sed pro contumelia illata plus debet reddere, quam abstulit. Sicut enim, qui laedit salutem alterius, non sufficit si salutem restituit, nisi pro illata doloris injuria

> recompenset aliquid; ita qui honorem alicujus violat, non sufficit honorem reddere, si non secundum exhonorationis factam molestium aliquid, quod placeat illi, quem exhonoravit, restituat. Hoc quoque attendendum, quod cum aliquis, quod injuste abstulit solvit, hoc debet dare, quod ab illo non posset exigi, si alienum non rapuisset. Sic ergo debet omnis, qui peccat, honorem, quem rapuit Deo, solvere; et haec est satisfactio, quam omnis peccator Deo facere. (*Cur Deus homo* 11.31–32)

39 The insight that Anselm defines sin as *interest* on the debt of existence is Phelps's: see "Overcoming Redemption: Neoliberalism, Atonement, and the Logic of Debt," 270.

40 See Murray, *Conscience and Authority in the Medieval Church*, esp. 20–45.

41 Anselm, *Cur Deus homo,* 3.9.

42 Hopkins, "God's Sacrifice of Himself as a Man," 256.

43 Anselm, *Cur Deus homo,* 24.70.

44 But see Murray, citing others, who suggests that one reason for assigning punishments too severe to be carried out was precisely for the purpose of taking a monetary commutation (*Conscience and Authority,* 28).

45

> Oportebat namque ut sicut per hominis inobedientiam mors in humanum genus intraverat, its per hominis obedientiam vita restitueretur; et quemadmodum peccatum, quod fuit causa nostrae damnationis, initium habuit a foemina, sic nostrae justitiae et salutis auctor nasceretur de foemina; et ut diabolus, qui per gustum ligni, quem persuasit, hominem vicerat, ita per passionem ligni, quam intulit, ab homine vinceretur. Sunt quoque alia multa, quae studiose considerata ineffabilem quandum nostrae redemtionis hoc modo procuratae pulchritudinem ostendunt. (*Cur Deus homo,* 3.8–9).

46 Simpson, "Spirituality and Economics," 94.

47 Simpson, "Spirituality and Economics," 95.

48 Scase notes that Langland adapts the theme of a numbered priesthood from William of Saint-Amour in his *De Periculis*, where "the notion of limitation was figured by the precise number of the twelve apostles and seventy-two disciples, whose authority bishops and parish priests had inherited" (*New Anti-Clericalism*, 36). She points out that, while William used the numbered limit to "challenge the juridical authority of the friars' pastoral privileges," Langland, along with other fourteenth-century critics, used the image to support their argument that the "friars' privilege involved an illicit assertion of lordship" (36).

49 *The Literal Meaning of Genesis*, 1:4.3, 108.

50 *The Literal Meaning of Genesis*, 1:4.4, 109.

51 See also Agamben's commentary on this passage, in *The Kingdom and the Glory*, 88–91.

52 Augustine, *De ordine,* 2.16.44.

53 Augustine, *De ordine*, 2.12.35–37; 2.13.38; 2.14.39–41.

54 "Pseudo autem predicatore sunt qui non missi predicant" (*Tractatus brevis de periculis novissimorum temporum*, 50).

55 On this point, William cites Dionysius: "Cum igitur, 'in ecclesia yerarchia, que ad instar celestis yerarchie ordinata est'" (*De periculus*, 56). On Langland's use of this idea, see also Scase, *New Anti-Clericalism,* 186n.

56 Augustine, *De libero arbitrio*, 3.17.48.
57 For a list of sources on images of Avaritia, see Newhauser, *The Early History of Greed: The Sin of Avarice in Early Medieval Thought and Literature*, 132–142.
58 "Fertur Auaritia gremio praecincta capaci quidquid Luxus edax pretiosum liquerat unca corripuisse manu pulchra in ludibria uasto ore inhians" (*The* Psychomachia *of Prudentius: Text, Commentary, and Glossary*, lines 444–447).
59 Cf. the *Psychomachia*, where Avaritia disguises herself as Frugality ("Frux") after being (partially) defeated by Ratio (480–567). Need and frugality are, of course, different qualities but the point is that avarice can take different and deceptive forms.
60 Alford also speculates that Robert the Robber's fear of damnation may indicate that his is the imperfect repentance of attrition, rather than true contrition.
61 The Dreamer's excuses for avoiding manual labour echo those of the dishonest manager in Luke 16:1–15: I discuss this allusion in detail in Chapter 5.
62 Middleton, "Acts of Vagrancy: The C Version 'Autobiography' and the Statute of 1388," 246.
63 The poem's suspicious scrutiny of those who claim to be poor and needy is, as Aers has pointed out, unusual both in the long tradition of Christian writing about charity and in Langland's immediate context, in which calculating discernment and "scrupulous inquiry into the exact position of beggars" were condemned along the same lines as ostentatious charity that seeks public praise, or conditional giving that seeks some return for the gift (Aers, *Community, Gender, and Individual Identity*, 23).
64 Mann, "The Nature of Need Revisited," 16.
65 Galloway, "Economy of Need," 328. Galloway has shown that the poem's preoccupation with discerning true need is given urgency by the combined effects of a range of social and economic pressures facing fourteenth-century English society:

> Not just friars or less authorized hermits or more fringe holy people, with their perennial uncertain moral qualifications for a claim to holy mendicancy, but also vagrant laborers after the Black Death, with its decimation of the laboring world and the consequent labor statutes seeking to control the increasing wages that the survivors could demand, suggest that defining a capacious social language of need was both crucial and impossible. ("Economy of Need," 317)

Chapter 5

1 "The rule and life of these brothers is this, namely: to live in obedience, in chastity, and without anything of their own" (*Francis of Assisi: Early Documents*, 1:63. Latin text from the Commission on the Franciscan Intellectual Tradition: www.franciscantradition.org/francis-of-assisi-early-documents/the-saint/writings-of-francis/the-earlier-rule/78-fa-ed-1-page-63.
2 C.16.42

3 Bloomfield, *"Piers Plowman" as a Fourteenth-Century Apocalypse,* 32; Benson, "The Frustration of Narrative and Reader in *Piers Plowman*," 5. According to Benson, the poem's ruminative ambiguity, its "narrative frustration," deliberately cultivates a questioning, self-reflexive attitude in its readers (11).

4 Bowers, *The Crisis of Will in Piers Plowman*; Muscatine, *Poetry and Crisis in the Age of Chaucer*, 106.

5 Zeeman, *Piers Plowman and the Medieval Discourse of Desire*; Mary Carruthers, *The Search for St. Truth: A Study of Meaning in Piers Plowman*.

6 The B text includes two dreams within dreams, at B.XI 4–404 and B.XVI 19–166.

7 Gruenler, *Piers Plowman and the Poetics of Enigma: Riddles, Rhetoric, and Theology,* 22.

8 Marx, *Capital*, 1:730. See Marx on the "dialectic" by which the laws of appropriation or private property, "laws based on the production and circulation of commodities, become changed into their direct opposition through their own internal and inexorable dialectic" (1:729):

> Originally the rights of property seemed to us to be grounded in a man's own labour. Some such assumption was at least necessary, since only commodity-owners with equal rights confronted each other, and the sole means of appropriating the commodities of others was the alienation of a man's own commodities, commodities which, however, could only be produced by labour. Now, however, property turns out to be the right, on the part of the capitalist, to appropriate the unpaid labour or its product, and the impossibility, on the part of the worker, of appropriating his own product. The separation of property from labour thus becomes the necessary consequences of a law that apparently originated in their identity. (1:730)

9 Schmitt, *The Nomos of the Earth in the International Law of the Jus Publicum Europaeum* (trans. G. L. Ulmen), 67–79.

10 Stimilli, *Debt and Guilt,* 14.

11 As Agamben puts it,

> The sense of *forma* here is "example, paradigm," but the logic of the example is anything but simple and does not coincide with the application of a general law. *Forma vitae* designates in this sense a way of life that, insofar as it strictly adheres to a form or model from which it cannot be separated, is thus constituted as an example (as in Bernard of Clairvaux, *Contra quaedam capitula errorum Abelardi*, chap. 17: *[Christus ut traderet hominibus formam vitae vivendo,* "that [Christ] might hand down a form of life to humans by living"). (*Highest Poverty*, 95)

12 Agamben, *Highest Poverty*, 22.

13 Bonagratia, quoted in Agamben, *Highest Poverty*, 110.

14 Agamben, *Highest Poverty*, xiii.

15 Langholm notes that "A large majority of medieval authors on economics were members of the mendicant orders, and the largest contingent was the Franciscan" (*Economics in the Medieval Schools,* 19). He speculates that the sophistication of Franciscan economic theory may owe something to the fact that "they were forever called upon to discuss wealth" in order to defend their position. Moreover, he suggests, their detachment from "normal economic

relations" put them in the position of keen-eyed observers who were thus well-placed for innovation and discovery (167).

16 The other way out of the apparent contradiction is to see the Franciscan economists as particularly clear-sighted because they were economic outsiders: see Langholm, *Economics in the Medieval Schools*, 21.

17 Todeschini, *Franciscan Wealth: From Voluntary Poverty to Market Society*, 7–8.

18 Lawrence Clopper, *"Songes of Rechelesnesse": Langland and the Franciscans*, 19.

19 See, for instance, Ubertino da Casale, "Communitatis Responsio 'Religiosi viri' ad Rotulum Fr. Ubertini de Casali," *AFH* 7:654–675; 8:56–80. See also Burr's commentary on Peter Olivi's *Treatise on Usus Pauper*: *Olivi and Franciscan Poverty: The Origins of the Usus Pauper Controversy*, 66–72.

20 Kerby-Fulton, *Reformist Apocalypticism and Piers Plowman*, 143–144.

21 Coleman, "Using, Not Owning – Duties, Not Rights: The Consequences of Some Franciscan Perspectives on Politics," 69.

22 The focus on practical, material survival is made explicit in many Franciscan writings on poverty. Olivi, for instance, formulates the doctrine of poor use to determine what the brothers "pro victu cotidiano recipiunt" (*On Poverty and Revenue*, 34). See also Todeschini, *Franciscan Wealth,* 55–103.

23 *Earlier Rule,* 1:69.

24 For a summary of the complex textual history of the *Rule* documents, see Short, "The *Rule* and life of the Friars Minor," 50–67. Two versions (plus some fragments) of the *Rule* exist today: the earlier, also called the *Rule* of 1221 or *Regula non bullata* (without a papal seal) and the later, or the *Rule* of 1223, or *Regula bullata*. I have relied primarily on the text of the *Regula non bullata* translated by Regis J. Armstrong, et al. and published in the three-volume collection of *Early Documents*. I have also consulted the Latin text available online through the Commission on the Franciscan Intellectual-Spiritual tradition: www.franciscantradition.org/early-sources.

25 John XXIII, of course, insisted that one could not consume without ownership: if you eat the apple, you own the apple" (Coleman, "Using, Not Owning," 72).

26 Clopper, *Songes of Rechelesnesse*, 2.

27 On the importance of labour in Franciscan economic theory, especially beginning in the mid-thirteenth century, see Todeschini:

> If, in fact, laymen and ecclesiastics did business together, it was becoming more and more important to clarify the meaning of the value, or rather of the esteem, that different professions – bishops, merchant, producer, friar – could have. It was necessary to clarify why some professions were worth more, cost more than others or could make more profit but, of course, this examination led to reflection on the social value of men. What made the merchants' jobs precious? And the bishop's job? Therefore, from the Provençal Peter Olivi to the Englishman John Duns Scotus, between 1280 and 1300, the Franciscan school engaged in a discourse concerning the value of work, or the possible measure of compensation for the work of certain socially active people. From this moment on, the clarification of the logic that allows the precise determination of the price of goods going from one market to another is refined. (*Franciscan Wealth*, 107)

28 On the significance of Langland's use of the word "lene," see Clopper, "Langland and the Franciscans on Dominium," esp. 98–102.
29 See, for instance, Clopper, "Langland and the Franciscans on *Dominium*."
30 Weber, *The Protestant Ethic,* 83.
31 "[T]he Calvinist *'creates'* [. . .] the certainty of salvation. [This] further means that what he creates cannot consist, as in Catholicism, in a gradual storing up of meritorious individual achievements; instead, it consists in a form of *systematic self-examination* which is *constantly* faced with the question: elect or reprobate?" (Weber, *Protestant Ethic*, 79).
32 Weber, *Protestant Ethic*, 77.
33

> From an ethical point of view, the medieval Catholic lived to a certain extent 'from hand to mouth.' Firstly he carried out the traditional duties conscientiously. The 'good works' he performed over and above these, however, were normally an unsystematic series of *individual* actions that he carried out to make up for particular sins or as advised by the priest, or, toward the end of his life, as a kind of insurance policy. (Weber, *Protestant Ethic*, 80)

34 Weber, *Protestant Ethic*, 76.
35 "Dum oculis in laboris opere figit, inde sensum occupant" (He fixes his eyes on his work and thereby occupies his attention with what he is doing). (Cassian I, quoted in Agamben, *Highest Poverty*, 23).
36 Anne Hudson, Simpson, and others have explored the ways in which *Piers Plowman* was taken up by Protestant reformers as prophetic, as "a critical representative of the enlightened few from 'the dercke and unlearned times,' who saw through to the evangelical future" (Simpson, "Evangelical Centralization and the End of *Piers Plowman*," 55). But these reformers, for instance John Bale and Robert Crowley, used *Piers Plowman* selectively and strategically, without fully grappling with the ways in which Langland's theology was unsuited to their aims. According to Simpson, "*Piers Plowman* ceased to exert any real pressure on later literature because changes internal to the structure of theology and politics rendered the poem, despite the evident desire of later writers to deploy it, effectively unreachable" ("Evangelical Centralization," 55). Langland's Pentecostal vision of the building of the Church in Passus C.21 as the Barn of Unity, a site where charity is embodied in material, economic, and institutional life, is fundamentally at odds with the reformers' rejection of institutional forms of faith. And where the doctrine of election by grace nullifies the salvific efficacy of works, Langland's poem concludes, as it begins, with a resounding exhortation to labour and an idea of worldly work as spiritually beneficial.
37 *Wynnere and Wastoure,* ed. Trigg.
38 Szittya, *The Antifraternal Tradition in Medieval Literature*, 249.
39 Szittya also analyzes the work ethic outlined in the prologue: see *The Antifraternal Tradition*, 259–260.
40 The fact that Dreamer does not, at this point, actually see anyone in true need suggests the economic illegibility of those who are unable to work through no

fault of their own: this illegibility troubles Langland for the duration of the poem and is never fully resolved. The wasters have in common not only their unproductive wastefulness, but also their disordered or unproductive speech: their "two-fold failings introduce one of the central themes of *Piers Plowman*, a complex theme encapsulated in the oft-recurring alliterative phrase of 'word and werk.' The phrase links what Langland sees as two of the highest duties of man, to act well or do well (for which manual labour stands as a metaphor) and to speak the Truth" (Szittya, *The Antifraternal Tradition*, 259). The theme of "word and work" suggests an analogy between productive labour and productive speech, and posits speech as a kind of act in the world; it also establishes the confluence of work and works under the rubric of doing well.

41 The allegorical resonance of the scene mitigates (but does not obviate entirely) the relevance of contextual documents such as the 1351 Statute of Labourers or the Commons petition of 1376, which, as Aers and others have shown, supply Piers' complaint about "wastours" with some of its key terms and imagery. Several critics have grappled with the fact that Langland here seems to accept or even endorse draconian policies that would coerce labour: in addition to Aers (*Community, Gender, and Individual Identity*, 20–72), see also Middleton, "Acts of Vagrancy"; Robertson, *The Laborer's Two Bodies: Literary and Legal Production in Britain, 1350–1500*; and Epstein, "Summoning Hunger: Polanyi, *Piers Plowman*, and the Labor Market."

42 When Piers calls on Hunger to motivate the workers in the Half-Acre, it is a sign that everything has gone horribly wrong; indeed, Piers wants all men to work out of "filial loue" (215), precisely not out of fear or desperate need. I think this scene may also serve as a gloss on Francis's quotation of 2 Thes. 9:10, in the *Earlier Rule*: "Whoever does not wish to work shall not eat."

43 Adams, "Piers's Pardon and Langland's Semi-Pelagianism," 370.

44 Adams, "Piers's Pardon," 374.

45 Aers, *Salvation and Sin: Augustine, Langland, and Fourteenth-Century Theology*, 85. In his critique of Adams, Aers rightly notes that Adams, "like Janet Coleman, affirmed that Langland 'believed firmly' in the 'semi-Pelagian' commonplace that if humans do that which is in them they are 'guaranteed' divine welcome to eternal life: 'facientibus quod in se est Deus non denegat gratiam' [to one who does that which is in him God does not deny grace]" (*Salvation and Sin* 85). But in identifying Adams's views with a broad and "hegemonic" view, Aers ignores important distinctions and qualifications made by Adams. For instance, neither Adams nor Coleman asserts that, for Langland, "the will is responsible for *inaugurating* salvation" (my emphasis), a claim made by D. Vance Smith, but which Aers attributes to all who consider Langland to be a semi-Pelagian. In fact, a key point in Adams's essay is that the ideas identified with the terms (semi-)Pelagian and Augustinian have been shifting and evolving since the centuries immediately following the original debate. There are important differences between what Augustine wrote and how the debate about soteriological orthodoxy developed, in all of its

complexity, over the course of the Middle Ages; the labels can serve as convenient shorthand, but Adams, in particular, takes pains to emphasize the fact that the orthodoxy that emerged in the late medieval period was neither purely "Augustinian" nor purely "semi-Pelagian."

46 Aers, *Salvation and Sin*, 89, 91. As Aers points out, this allegorical reading of the parable, in which the wounded man symbolizes fallen humanity and the Samaritan is Christ, is well attested in the exegetical tradition. See also Wailes, *Medieval Allegories of Jesus's Parables: An Introduction*, 209–214. See also Gruenler, who follows Aers in affirming Langland's Augustinianism (*Poetics of Enigma*). Arguably, however, the "theology of participation" that Gruenler identifies as central in the poem emphasizes the power of human agency – precisely that which Aers warns us not to forget has been radically impaired through sin. The theology of participation does seem to capture well Langland's vision of what human beings can do to bring about their salvation, not in the sense of being the first and final cause of salvation but in the sense of coming to "kynde knowynge" of salvation.

47 Aers, *Salvation and Sin,* 95.

48 Aers, *Salvation and Sin,* 91–93.

49 Aers, *Salvation and Sin,* 91.

50 Kerby-Fulton, *Books under Suspicion: Censorship and Tolerance of Revelatory Writing in Late Medieval England,* 337–340, 375.

51 Kerby-Fulton writes, "The larger pattern of C revisions is to *discount* baptism, to make heaven, as it were, more inclusive and put the onus *de libera electione* on the individual. This is a campaign that makes it more reminiscent of revelatory theology like Mechthild's and Julian's or academic theology like Uthred's but runs counter to Wycliffite predestinarian views" (*Books under Suspicion*, 377). And further: "What is most clear in C [. . .] is that what *really* upsets [Langland] – even more than it did in the breakdown of A, where it was bothersome enough – is predestination" (*Books under Suspicion*, 378).

52 For the argument that Langland does indeed make the case for universal salvation, see Watson, "Visions of Inclusion: Universal Salvation and Vernacular Theology in Pre-Reformation England."

53 Weber, *Protestant Ethic,* trans. Parsons, 115.

54 Weber's analysis in this section is remarkably nuanced, and, far from imposing a rigid dichotomy, he adapts these terms from Sombart in order to argue that entrepreneurship can be and often is carried out in a "traditionalist" spirit:

> The management, for instance, of a bank, a wholesale export business, a large retail establishment, or of a large putting-out enterprise dealing with goods produced in homes, is certainly only possible in the form of a capitalistic enterprise. Nevertheless, they may all be carried on in a traditionalistic spirit. In fact, the business of a large bank of issue cannot be carried on in any other way. The foreign trade of whole epochs has rested on the basis of monopolies and legal privileges of strictly traditional character. (*Protestant Ethic,* trans. Parsons, 28)

55 Dyer, "Work Ethics in the Fourteenth Century," 21.

56 Robertson, *The Laborer's Two Bodies,* 1–8; Dyer, "Work Ethics," 22–23.

57 Dyer, "Work Ethics," 22–23.
58 Dyer concludes that, while there was no single monolithic "work ethic," there were a range of attitudes, some of which "resemble the 'work ethic' which is often believed to have emerged only in later centuries" (Dyer, "Work Ethics," 40–41).
59 *John Trevisa's Translation of the Polychronicon of Ranulph Higden, Book VI*: *An Edition Based on British Library MS Cotton Tiberius D.VII*, 281.
60 *Boece,* 4 pr. 6.270.
61 O'Neill, "Counting Sheep in the C Text of *Piers Plowman*," 90.
62 Francis stipulated that the friars were to function in Church offices as ministers, custodians, and guardians (*Regula non bullata*, chapter 6). "When the word *minister* is used, its literal meaning is normally underscored by linking it with the word *servant*. See *Regula non bullata,* cc. 4–5; *Regula*, cc. 8–10. The Franciscan terminology is not entirely novel" (Burr, *The Spiritual Franciscans: From Protest to Persecution in the Century after Saint Francis*, 31 n16). The fact that participation in Church life and governance did amount to bureaucratic office-holding served the aims of Franciscan poverty well, insofar as the bureaucrat manages power in the way that the friar uses material goods.
63 The Vulgate continues: "ut, cum defeceritis, recipiant vos in aeterna tabernacula" (so that when it fails, you will be received into eternal dwellings).
64 As Gruenler notes, the Dreamer "has just been questioned about his stewardship of his ability to work for the common good. He takes a risk by implicating himself in what could be seen as the steward's theft from his lord's accounts" (*Poetics of Enigma*, 259).
65 The collected essays in *Written Work: Langland, Labor, and Authorship*, ed. Justice and Kerby-Fulton, all explore various aspects of Langland's "autobiography": as Justice suggests in his Introduction, "if Langland's refusal to separate himself from his poem is one source of its riddling attraction, it may also be a source of the ambivalence that has marked the writing about and teaching of the poem in medieval literary history" (2). *Written Work* focuses specifically on the autobiographical passage in C.5; other scholars have noted the resemblance between the Dreamer or Will and Rechelesnesse and the many ways in which Will is like a friar. See, for example, Szittya, *The Antifraternal Tradition,* 263–265.
66 Wailes, *Medieval Allegories of Jesus' Parables*, 247–248.
67 O'Neill, "Counting Sheep," 102–103.
68 O'Neill, "Counting Sheep," 103.
69 *English Wycliffite Sermons* (ed. Gradon and Hudson, Sermon 9, 1.5). The honour thesis has been repeated in modern scholarship on the parable: see, for example, Bailey, *Poet and Peasant: A Literary–Cultural Approach to the Parables in Luke*, 98–102.
70 O'Neill, "Counting Sheep," 90. Wimbledon's Sermon was delivered in 1388, which is also the year that Langland probably finished the C revisions. It is hard to say, then, which one echoes the other.

71 The lord is displeased when he learns that the steward has been squandering ("dissipasset") his goods but delighted when the steward uses his official role to reduce the debts owed to the lord by his subjects. If we consider the steward's debt remission as a continuation of his earlier dishonesty, the parable makes no sense; but if we consider it instead, as the lord manifestly does, to be an act of prudence and good management of earthly resources ("quia filii hujus saeculi prudentiores"), then we must conclude that one key point of the story is that there is a significant difference between wastefulness and forgiveness.

72 O'Neill, "Counting Sheep," 106.

73 See Weber's extensive discussion of modern bureaucracies. For instance:

> Legally and actually, office holding is not considered ownership of a source of income, to be exploited for rents or emoluments in exchange for the rendering of certain services, as was normally the case during the Middle Ages, [. . .] nor is office holding considered a common exchange of services, as in the case of free employment contracts. Rather, entrance into an office, including one in the private economy, is considered an acceptance of a specific duty of fealty to the purpose of the office in return for the grant of a secure existence. It is decisive for the modern loyalty to an office that, in the pure type, it does not establish a relationship to a *person*, like the vassal's or disciple's faith under feudal or patrimonial authority, but rather is devoted to *impersonal* and *functional* purposes. (*Economy and Society* 2.959)

74 Aquinas, *ST* I, q. 103, art. 5.

75 Maior autem perfectio est quod aliquid in se sit bonum, et etiam sit aliis causa bonitatis, quam si esset solummodo in se bonum. [. . .] si solus Deus gubernaret, subtraheretur perfectio causalis a rebus. (*ST* I, q. 103, art. 5)

76

> Quae quidem diversitas ordinum secundum diversa officia et actus consideratur. Sicut patet quod in una civitate sunt diversi ordines secundum diversos actus, nam alius est ordo iudicantium, alius pugnantium, alius laborantium in agris, et sic de aliis. Sed quamvis multi sint unius civitatis ordines, omnes tamen ad tres possunt reduci, secundum quod quaelibet multitudo perfecta habet principium, medium et finem. Unde et in civitatibus triplex ordo hominum invenitur, quidam enim sunt supremi, ut optimates; quidam autem sunt infimi, ut vilis populus; quidam autem sunt medii, ut populus honorabilis. Sic igitur et in qualibet hierarchia angelica ordines distinguuntur secundum diversos actus et officia; et omnis ista diversitas ad tria reducitur, scilicet ad summum, medium et infimum. (*ST* I. 1. 108, art. 2)

77 Clopper argues that Langland's treatment of the "trifunctional" ideal of medieval society is Franciscan in tone and aims: "Langland does not merely repeat the trifunctional formula, [. . .] he reconstructs it in order to promote a Franciscanized version of Christian society" (*Songes of Rechelesnesse,* 148).

78 Aquinas, *ST* I, q. 108, art. 1.

79 Wittig, *William Langland Revisited*, 138.

80 "Now there are diversities of graces, but the same Spirit; and there are diversities of ministries, but the same Lord; and there are diversities of operations, but the same God, who worketh all in all. And the manifestation of the Spirit is given to every man unto profit" (1 Cor. 12: 4–7). I give here the Douay Rheims translation.

81 Cf. Pearsall's note on this passage: "Grace makes some concessions here to city-crafts, allowing them to share in the idealised work of the reformed Christian community, which is as usual dominantly agricultural" (353n). With only one of eight types of work classified as agricultural, the passage simply does not support this comment. Likewise, the catalogue of work defies any urban versus rural divide; similarly, it balances newer professions (law, trade) with traditional (agricultural), manual labour (stonemasonry) with learned (philosophy).

82 Todeschini, *Franciscan Wealth*, 18.

83 To quote Szittya in full: Nede expresses

> a psychological reality more than a theological position grounded in canon law: Nede makes a man desperate. Nede is temptation. It tempts a man to steal; to beg and so fall into moral debt; to ignore Conscience and the cardinal virtues; to think that his state lifts him above the law and above other mortals; to see the world almost exclusively in terms of those material things that he needs most – food, clothing, drink, and behind them all, physical life. Nede for all those reasons is a dangerous state to be in. (Szittya, *The Antifraternal Tradition*, 275)

84 Szittya, *Antifraternal Tradition*, 277–278. Chapter Nine of the *Earlier Rule* states: "Similiter etiam tempore manifestae necessitatis faciant omnes fratres de eorum necessariis, sicut eis Dominus gratiam largietur, quia *necessitas non habet legem.*" Indeed, as Agamben points out, Francis's citing of the maxim in chapter nine of the *Regula non bullata* is the sole exception to the general rule that Francis refused "to articulate his *vivere sine proprio* in a juridical conceptuality and [left] it completely indeterminate" (Agamben, *Creation and Anarchy,* 31).

85 Szittya, *The Antifraternal Tradition*, 277–278.

86 Middleton, "Acts of Vagrancy," 271.

87 Mann, "Need Revisited," 12.

88 *Statutes of the Realm*, vol. 1, 25 Edw. III, Statute 5 c.10–17.

89 "Indeed," writes Bonaventure, "the profession that freely vows to follow Christ in extreme poverty most fittingly calls for renouncement of dominium over anything whatsoever and must be content with the limited use of things belonging to others and conceded to it." Bonaventure, *Defense of the Mendicants, Works of St. Bonaventure*, vol. XV.

90 Coleman, "Using, Not Owning," 67.

91 Coleman, "Using, Not Owning," 82–83.

92 In the *Earlier Rule*, Francis had said, simply and ambiguously, that the friars were to live "sine propio," without anything of their own. In *Apologia pauperum,* his response to the attacks of William of Saint-Amour and Gerard of Abbeville on the friars, Bonaventure proposes four different "matters" concerning temporal goods: "ownership, possession, usufruct, and simple use"; only simple use is necessary to sustain life, since it constitutes the threshold below which survival is not possible and above which one engages a legal right, thus contravening St. Francis's *Later Rule*, which clarifies that the friars must live "without appropriating anything to themselves." The *Later Rule*: "Fratres

nihil sibi approprient nec domum nec locum nec aliquam rem" (Ch. 7). The *Earlier Rule*: "Regula et vita istorum fratrum haec est, scilicet vivere in obedientia, in castitate et sine proprio"; in translation, The *Later Rule*, chapter 6, reads "Let the brothers not make anything their own, neither house, nor place, nor anything at all" (103). Latin texts: www.franciscantradition.org/francis-of-assisi-early-documents/the-saint/general-introduction/1057-fa-ed-1-page-11.

93 See Canning, "The Paradox of Franciscan Use of Canon Law in the Fourteenth-Century Poverty Disputes." Canning puts the paradox succinctly: "the Franciscan view was that their evangelical poverty transcended human legal structures. Yet they were relying on statements in canon law, which was positive law, to justify their claims" (256).

94 Canning, "The Paradox of Franciscan Use," 256–257.

95 Brooke, *Early Franciscan Government: Elias to Bonaventure,* 250–251.

96 Canning, "The Paradox of Franciscan Use," 270.

97 Mann, "Need Revisited," 28.

98 Mann, "Need Revisited," 25–27.

99 See also Langland's description of the devil as a thief and hoarder of the fruit that falls from the Tree of Charity (C.XVIII.110–116)

100 "Per hunc etiam modum tam fratres praelati quam subditi quietius poterunt vacare claustrali silentio et quieti et regulari disciplinae ac correctioni et assiduae orationi" (*On Poverty and Revenue,* 36).

101 "aperte deluditur [. . .] monstruosam ridiculositatem" (*On Poverty and Revenue,* 38).

102

> "Licet enim secundum modum praetactum exterior possessione seu victum necessarium, nihilominus interno consensu et intentionali recursu recipiunt securitatem totius usus futuri in illa obligatione iurium seu possessionum et redituum radicaliter et efficaciter consistentem[. . .]" (*On Poverty and Revenue*, 48). "Primum autem scilicet abdicatio omnis iuris hic aperte deluditur et ad monstruosam ridiculositatem redigitur et a sua interiori virtute horribiliter mortificatur" (*On Poverty and Revenue*, 38).

103 *On Poverty and Revenue*, 58.

104

> "Preoccupied solely with assuring the lawfulness of the refusal of every form of ownership, the Franciscan theorists therefore ended up enclosing themselves in a solely juridical polemic, without managing to furnish another definition of use that would not be put in purely negative terms with respect to the juridical order" (Agamben, *Use of Bodies*, 80).

105

> From the perspective that interests us here, the problem is not whether the Franciscan thesis, which ended up succumbing to the curia's attacks, could have been more or less rigorously argued: instead, what would have been decisive was a conception of use that was not founded on an act of renunciation – that is, in the last analysis, on the will of a subject – but, so to speak, on the very nature of things (as the frequent reference to state of nature seems, after all, to imply). (*Use of Bodies*, 80)

Epilogue

1 Goodchild, "Culture and Machine: Reframing Theology and Economics," 392.
2 Wimbledon, 38–39.
3 Wimbledon, 55–81; 87–97.
4 *Mirk's Festial*, ed. Erbe, 74.
5 *Mirk's Festial*, ed. Powell, 1.71.
6 *Mirk's Festial*, ed. Powell, 1.71.
7 *Extravagantes communes*, 5.9.2, in *Corpus iuris canonici*, 2:1304–1305.
8 *Extravagantes communes*, 5.9.2, 2:1305.
9 *Extravagantes communes*, 5.9.2, 2:1305.

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